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ABSTRACT

This curriculum guide has been developed to help junior and senior high school students who may have had no previous consumer and homemaking education courses to accept the roles and responsibilities of adulthood. Designed for a one-semester course, the guide contains five teaching units, each dealing with an area vital to the successful development of persons into mature adults. These five areas are career preparation, rights and responsibilities of adults in a consumer society, managing financial resources, building and strengthening family relationships (including marriage), and parenting roles and responsibilities. At the beginning of each unit are a brief rationale, overall objectives, and topical outline for the unit. Specific objectives are included for each topic and subtopic. Suggested student activities are coded to the content to enable students to achieve the objectives. Each topic has a resources section that lists references for materials used to develop the content and to enhance the presentation. (KC)

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STATE OF LOUISIANA

DEPARTMENT OF EDUCATION

BULLETIN 1710

ADULT RESPONSIBILITIES CURRICULUM GUIDE

Secondary
Vocational Home Economics Programs
(Eleventh and Twelfth Grade Levels)

Issued by

Office of Vocational Education
Louisiana Department of Education
Post Office Box 44064
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1983

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FOREWORD

The Adult Responsibilities Curriculum Guide is an important part of the revision of curricular materials in vocational home economics programs in Louisiana. This guide was developed for a new semester course for eleventh and twelfth grade students to prepare them for some of the responsibilities of adulthood.

Dr. Barbara W. Carpenter, Associate Professor of Vocational Home Education at Southern University, served as director of this curriculum development project. The State Department of Education appreciates the dedicated efforts of Dr. Carpenter to provide a guide that is sensitive to the needs of students in today's complex society.

The contributions of home economics teachers who participate in a summer workshop to develop the guide, editors, typists, and others who supported the project are also greatly appreciated.

ACKNOWLEDGEMENTS

The Adult Responsibilities Curriculum Guide is the result of a two-year curriculum development project funded by the Office of Vocational Education in the Louisiana Department of Education. The efforts and support of many persons have made the guide a reality.

Appreciation is expressed to Dr. Barbara W. Carpenter, associate professor of Vocational Home Economics Education at Southern University, who served as project director. Dr. Carpenter's expertise and dedication to meeting the needs of students are evident throughout the guide. The contributions of Stacia M. Saizon, who served as Dr. Carpenter's graduate assistant, and Mrs. Ella Morris, who served as typist, are also appreciated.

Acknowledgement is extended to Dr. Clarence E. Ledoux, education executive officer, Evaluation and Curriculum Development, Office of Vocational Education, for his support of this project.

Appreciation is also expressed to Dr. Rosalie J. Bivin, section chief of Home Economics, for directing the revision of the initial draft, to Mrs. Dorothy Gish, secretary in the Home Economics Section, and to Mrs. Nancy Wagner, editor, Bureau of Research and Development. Special gratitude is given to Mrs. Susan Atherton for serving as an editorial consultant for the project.

The following teachers deserve special recognition and thanks for their dedication in developing materials for this guide:

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Appreciation is expressed to those persons and groups who contributed instructional materials for the guide. The materials contributed by the Louisiana Bankers Association merit special recognition and appreciation.

RATIONALE

There are many high school students who, while academically prepared, are not ready to accept the roles and responsibilities of adulthood upon high school graduation. This Adult Responsibilities Curriculum Guide has been developed to meet the needs of these students. It has been designed for junior and senior high school students who may have had no previous Consumer and Homemaking Education courses.

This guide contains five teaching units, each dealing with an area vital to the successful development of individuals into mature adults. The guide begins with the unit entitled "Career Preparation/In Quest of Adulthood," because it seems logical to discuss how an individual can gain financial access into the adult world before discussing the rights and responsibilities of an individual in our society, as is done in Unit II, entitled "Adults in a Consumer Society," or before dealing with how an individual can manage his/her financial resources in a mature manner, as is done in Unit III, "Financial Resource Management."

Unit IV, "Building and Strengthening Family Relationships," has been designed to allow students to assess themselves, their needs, personalities, values, standards, and abilities to communicate, in order to more successfully build and manage relationships in adulthood, particularly in a family setting. This unit concludes with a discussion of steps toward the establishment of an individual's family through marriage and leads into Unit V, entitled "Parenting Roles and Responsibilities." This unit deals with helping young people understand and become better prepared for the adult roles and responsibilities of parenthood.

After having mastered the concepts presented in this Adult Responsibilities Curriculum Guide, students should be prepared to enter five major areas in the adult world more successfully and with greater confidence. They should make wiser career decisions, function more effectively as consumers, manage resources more efficiently, build more satisfactory family relationships, and enter parenthood with greater understanding of its responsibilities. Our schools will then have prepared students to accept adult challenges in a responsible manner.

ADULT RESPONSIBILITIES
Semester Course
18 Weeks

Course Description

Adult Responsibilities (1/2 unit of credit). Influence of society, economic conditions, personal values, goals, and standards on individual and family management; decision-making skills; financial resource management, including consumer education; interpersonal skills and family relationships; parenting responsibilities; and competencies for securing and holding jobs and establishing careers. No prerequisites. Enrollment is limited to eleventh and twelfth grade students.

Suggested Scope and Sequence

Unit Title	Number of Weeks
Unit I. Career Preparation	2-3
Unit II. Adults in a Consumer Society	2-3
Unit III. Financial Resource Management	4-5
Unit IV. Building and Strengthening Family Relationships	4-5
Unit V. Parenting Roles and Responsibilities	3-4

DESIGN OF THE GUIDE

The Adult Responsibilities Curriculum Guide is organized into five units. At the beginning of each unit are a brief rationale, overall objectives, and topical outline for the unit.

Specific objectives are included for each topic and subtopic. The content is organized to facilitate a logical presentation of information. Suggested student activities are coded to the content to enable students to achieve the objectives. The student activities are stated in terms of what the student will do.

Each topic has a resources section, which lists references for materials used to develop the content and materials available to the teacher to enhance the presentation of the subject matter.

Activities for all the topics in a unit are numbered in sequence and are included in a separate section immediately following the unit. Activities may be duplicated for use by students.

Pages are numbered for each unit, i.e., a page numbered III-5 would be the fifth page of Unit III.

This guide is designed for the nonprerequisite semester course entitled Adult Responsibilities for eleventh and twelfth grade students. The course should be taught for 18 weeks for 1/2 unit of credit.

The course is designed primarily for students who have a limited background in home economics. The course is comprehensive, and this necessitates some overlapping of subject matter with specialized semester courses, especially in Consumer Education, Home and Family, and Parenthood Education. Students who have completed one or more of these courses should be pretested, and the student learning activities should be adapted to meet their needs for more advanced instruction in that area.

If scheduling procedures require enrollment in courses for a full year, it is recommended that students schedule one of the following semester courses in Home Economics with Adult Responsibilities: Food and Nutrition, Nutrition Education, Housing, Child Development, or Clothing and Textiles. Students may also schedule Free Enterprise to complete the year.

UNIT I. CAREER PREPARATION

Suggested Time: 2-3 weeks

Overview

UNIT I. CAREER PREPARATION

RATIONALE

Recent surveys of students and follow-up of graduates show that Louisiana students need more help in determining the employment outlook for careers of interest, in researching occupational information, in preparing for careers of interest, and in applying and interviewing for jobs. This unit is designed to help students in these areas and enable them to assume their responsibilities for career planning and developing occupational competencies.

OVERALL OBJECTIVES

The student will be able to:

Express appropriate attitudes toward the world of work.

Express an awareness of the importance of career development.

Demonstrate competencies in identifying personal traits and in exploring occupational interests.

Apply appropriate skills in securing and holding a job.

Topical Outline

UNIT I. CAREER PREPARATION

Topic: The Working World

Subtopics:
- Attitudes toward Work
- Expanding Roles of Men and Women
- Youth Employment and Unemployment

Topic: Career Development

Subtopics:
- Career Development Overview
- Factors Influencing Choice of a Career
- Decision Making
- Identifying Personal Traits
- Exploring Occupations

Topic: Employment-Seeking Skills

Subtopics:
- Job Search Information
- Resumé and Application
- Interview

Topic: Keeping a Job

Subtopics:
- Predicting Your Success
- Attitudes on the Job
- Getting Along on the Job

UNIT I. CAREER PREPARATION

TOPIC: The Working World

SUBTOPICS: Attitudes toward Work

Expanding Roles of Men and Women

Youth Employment and Unemployment

OBJECTIVES: Express an awareness of the likelihood that most individuals will be in the paid work force part of their adult life.

Recognize stereotyped role expectations related to the world of work.

Identify problems related to the unemployment of youth and suggest solutions that would lead to increased employment of youth.

Content	Student Activities
Women and men in the paid work force --Women are joining men in the paid work force in ever-increasing numbers.	Determine what you know about women and men in the paid work force by taking the "Work Force Quiz" in Activity 1.
.The average young woman today can expect to work outside her home for 22.9 years.	Discuss the correct answers and determine what the facts mean for your life.
.The average young man today can expect to be in the paid work force for 42 years.	Think about your attitudes toward the realities of the world of work and discuss your attitudes with classmates.
--Women, like men, are working for pay because of economic need.	
--Women in the paid work force are concentrated in low-paying jobs.	
--Minority women are more likely than white women to be in the paid work force, and minority workers of both sexes are more likely than white workers of their sex to be concentrated in low-paying occupations.	

--The different paid work patterns of women and men are generally not the result of basic differences in ability; they result primarily from sex sterotyping and sex discrimination, and they can be changed.	
Expanding roles of men and women --Dual roles --Traditional and non-traditional roles	Complete Activity 2, "Once Upon a Time," to examine your attitudes toward stereotyped role expectations. Answer the questions in Activity 3, "Roles of Men and Women" and discuss your answers in class. Complete the checklist in Activity 4, "Why Work?," and discuss the results. After dividing the class into five groups, role play different family situations described in Activity 5, "Role Play Situations." Select a role to play in a discussion about the situation at a family conference. As a "family," reach a decision and present your conference to the class.
Legal protection from discrimination --Title VI of the Civil Rights Act of 1964 makes it illegal for schools which receive Federal funds to discriminate on the basis of race or national origin in the admission or treatment of students. --Title IX of the Education Amendments of 1972 protects both males and females from being discriminated against on the basis of sex. --Title VII of the Civil Rights Act makes it illegal for employers with 15 or more employees to discriminate on the basis of race, national origin, or sex in most employment practices.	Check available classroom resources and the school library or ask your civics teacher for information on Federal laws that provide protection from discrimination in schools and jobs. Determine appropriate procedures to follow to correct discrimination that is a potential violation of the law.

--Section 504 of the Rehabilitation Act of 1973 makes it illegal for schools and employers receiving Federal funds to discriminate on the basis of handicap in the admission or treatment of students, or in most employment practices.	
Equal Pay Act --Requires equal pay for women performing the same work as men.	Discuss the major provision of the Equal Pay Act.
Employment of youth --State and Federal labor laws set employment standards and conditions for minors. --Problems of youth unemployment are severe in many areas. --Part-time work experience can be beneficial. .Explore careers. .Broaden understanding of working world. .Develop appropriate work habits. .Progress from part-time to full-time workers more easily. --Educational preparation or job training can be beneficial.	Check your school library for information on employment standards and conditions for minors. Ask your principal or guidance counselor for instructions for obtaining a worker's permit. Determine the extent of unemployment among youth in your area. Survey the class to determine the percentage of students who worked and the percentage who wanted a summer job but could not find one. Discuss the case study in Activity 5, "Sorry I Quit So Soon," and examine the importance of education and work experience to employment. Identify agencies or pilot projects in your community that promote employment of youth. Suggest ways to solve the problems of unemployment for youth. Identify ways youth can prepare for employment.

RESOURCES

Activity 1 - "Work Force Quiz."

Activity 2 - "Once upon a Time."

Activity 3 - "Roles of Men and Women."

Activity 4 - "Why Work?"

Activity 5 - "Role Play Situations."

Activity 6 - "Sorry I Quit So Soon."

RESOURCES (continued)

Books

Jacoby, G. Polly. Preparing for a Home Economics Career. New York: Gregg Division, McGraw-Hill Book Company, 1979.

Kimbrell, Grady, and Ben S. Vineyard. Succeeding in the World of Work. Bloomington, Illinois: McKnight Publishing Company, 1981.

Parnell, Frances Baynor. Homemaking Skills for Everyday Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1981.

Publications

*Matthews, Martha, and Shirley McCune. Try It, You'll Like It! Washington, D. C.: Resource Center on Sex Roles in Education, National Foundation for the Improvement of Education.

*Teaching for Expanded Roles. Ithaca: Community Service Education, New York State College of Human Ecology, Cornell University.

*"Twenty Facts on Women Workers." U. S. Department of Labor, Office of the Secretary, Women's Bureau, 1982.

*Available from Sex Equity Supervisor, Office of Vocational Education, P. O. Box 44064, Baton Rouge, Louisiana 70804.

UNIT I. CAREER PREPARATION

TOPIC: Career Development

SUBTOPIC: Career Development Overview

OBJECTIVES: List three reasons why people work.

Relate the role of work to the quest for independence and adulthood.

Express an awareness of the importance of career development.

Content	Student Activities
Why people work --Money to provide for needs and wants (economic reasons) --Contact with people for the feeling of belonging (social reasons) --Self-esteem which comes from self-respect and pride in doing something (psychological reasons)	Discuss why people work. Relate the value of work to meeting the basic human needs identified by Maslow as physical needs, safety, belonging, self-esteem, and self-actualization. Determine the role of work in your quest for adulthood. Survey the class. Answer the following questions about yourself.
Who will work --Just about everyone who is in high school in the 1980s will enter the world of work. --Between 1980 and 1990, American women will make up nearly half of the work force in the United States.	1. What do you plan to do after high school? 2. If you plan to continue your education, what do you plan to study? 3. What special skills or personal resources do you have? 4. What are your career goals? 5. Are you certain about what you want to do? Summarize the responses for the class and discuss your needs for making career decisions.
Importance of career development (choosing and preparing for careers) --Helps one become the person he wants to be. --Increases one's assurance of a better income and job advancement.	Define career development and discuss the importance of taking career decisions seriously. Figure the number of hours you are likely to spend working in your lifetime (8 hours a day x 240 work days per year x 30 to 40 years).

Factors to consider in career development

- --Career decisions and work behavior are influenced by what we learn about ourselves and the world of work.
- --People change and occupations change.
- --One must be prepared to make career decisions alone.
- --Most people work in five or six kinds of work during their lifetime.

Life Stages of a Career

- --Growth Stage - Birth to age 14
- --Exploration Stage - Ages 15 to 24
- --Establishment Stage - Ages 25 to 44
- --Maintenance Stage - Ages 45 to 64
- --Declining Stage - Ages 65 and over

Write a paragrpah on "The Importance of Career Development."

Listen to a person who is considered successful in a career discuss how his/her career developed and how it was influenced by the following:

1. Early work experiences
2. Schooling
3. Hobbies
4. Extra-curricular activities

Discuss life stages of a career and decide which stages your families are in now. Give characteristics of each stage.

RESOURCES

Books

Craig, Hazel Thompson. Thresholds to Adult Living. 3rd ed. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

Jacoby, G. Polly. Preparing for a Home Economics Career. New York: Gregg Division, McGraw-Hill Book Company, 1979.

Kimbrell, Grady, and Ben S. Vineyard. Entering the World of Work. Bloomington, Illinois: McKnight Publishing Company, 1983.

Kimbrell, Grady, and Ben S. Vineyard. Succeeding in the World of Work. Bloomington, Illinois: McKnight Publishing Company, 1981.

Parnell, Frances Baynor. Homemaking Skills for Everyday Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1981.

Publications

Occupational Outlook Handbook. U. S. Department of Labor.

UNIT I. CAREER PREPARATION

TOPIC: Career Development

SUBTOPIC: Factors Influencing Choice of a Career

OBJECTIVES: Identify factors that should be considered when choosing a career.

Analyze the factors that influence a personal career choice.

Content	Student Activities
Factors that influence career choice --Factors involving the person .Abilities .Aptitudes .Interests .Attitudes .Personal characteristics	Read and discuss factors that influence career choices in Activity 7 - "Factors in Selecting an Occupation." Consider the following statements and cite examples to confirm each one. 1. There are many right fields of work for you, and there are many wrong ones. 2. All persons differ in some respects, and all persons are not suited to the same types of jobs. 3. Most people have talents and abilities that are applicable to a number of occupations. Listen to the school guidance counselor tell about tests and resources to help you identify your abilities, aptitudes, and interests. Schedule these tests as soon as possible. Schedule an opportunity to use the Guidance Information System in your school or at the vocational technical school in your area. View transparency in Activity 8, 'What Are My Aptitudes?"and determine what each individual's aptitudes are.

--Factors involving the job .What does the job entail? .What are the working conditions? .Is the work demanding? .Is the job location suitable? .Is the job secure? .What are the salary and benefits?	Discuss the kind of work you would like to be doing several years from now. List reasons why people are dissatisfied with their career choices.
--Factors involving training, education, and work experiences .Special job training .School courses and grades .Part-time jobs .Hobbies .Sports and extra-curricular activities	List four jobs which interest you and research what education and/or training is needed to obtain these jobs. Interview persons in each of the occupations you have studied to find out what preparation they have had and where they got it.
--Factors involving employment outlook in the following categories of employment .Finance, insurance and real estate employment .Personal and business services .Trade occupations .Transportation and public utilities .Government occupations .Construction jobs .Manufacturing jobs	Read references and make a list of jobs with the brightest future. Discuss factors that will boost the job market. Check newspapers and make a list of local jobs that are available now. Discuss whether or not these are jobs you might choose and give reasons. List 15 jobs available today. Consult the "Occupational Outlook Handbook" to see what the predictions are for these jobs in the next ten years.
--Factors involving geographical mobility .Many jobs are selected based on geographic location. .It sometimes becomes necessary to move to another location in order to find employment. .Many occupations require travel.	Make a list of occupations that are unique to specific geographic locations. Discuss whether the student would relocate in order to be hired in that particular job.

--Factors involving values and goals
- .Different values and goals are more compatible with different occupations
- .Long term goals may influence your initial choice of an occupation.
- .Different things are important to different people.
  - -Money
  - -Security
  - -Excitement
  - -Service
  - -Prestige, social status, etc.

--Factors involving lifestyles
- .One's desired lifestyle can be closely related to the occupation chosen by a person.
- .Role stereotyping can be an influencing factor in selecting a career.
- .Historically, males are more persistent than females in pursuing their career goals.
- .Females are less likely to persist in pursuing their occupational goals, and many settle for jobs they don't like because they are available where the husband is located.

Discuss the following statements related to values:

1. Values are beliefs or feelings that something is good, desirable and important.
2. Values are a guide to everyday behavior and decision making.
3. Values are a guide for each person in new and unfamiliar situations.

List what you consider your 10 top values in terms of job seeking. Rank the 10 in the order of their priority to you.

Consider the compatibility of your values and goals with the different jobs that interest you.

Divide into small buzz groups and list occupations that might involve the following situations.

1. Traveling five days a week
2. Shift work
3. Frequent moves
4. Being on call at all times
5. A 60-hour week
6. Doing boring work
7. Doing heavy work
8. Sitting all day
9. Standing all day
10. Seasonal work
11. Cultivating social contacts
12. Doing dangerous work

Determine your willingness to assume the lifestyle these situations would require.

RESOURCES

Activity 7 - "Factors in Selecting an Occupation."

Activity 8 - "What Are My Aptitudes?"

Books

Craig, Hazel Thompson. Thresholds to Adult Living. 3rd ed. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

RESOURCES (continued)

Kimbrell, Grady, and Ben S. Vineyard. Succeeding in the World of Work. Bloomington, Illinois: McKnight Publishing Company, 1981.

Parnell, Frances Baynor. Homemaking Skills for Everyday Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1981.

Publications

Choosing Your Occupation. "Career Guidelines for High School Students." Louisiana State Employment Service.

Dictionary of Occupational Titles. Department of Labor, Employment and Training Administration, 1978.

Occupational Outlook Handbook, Bulletin 1785. Department of Labor, Bureau of Labor Statistics, 1977-78.

Learning Modules

Pounding the Pavement -- Employment-Seeking Skills. School of Vocational Education, Louisiana State University, Baton Rouge, Louisiana 70803. (A learning module with transparencies, slides, cassettes, student assignment sheets, etc. Copies were distributed to high school in Louisiana in 1979.)

Other Sources

Guidance Information System. (This guidance system is for students to use and is available in many local high schools and in area vocational technical schools throughout the State.)

UNIT I. CAREER PREPARATION

TOPIC: Career Development

SUBTOPICS: Decision Making
Identifying Personal Traits

OBJECTIVES: Define decision making

Apply the decision-making process in developing a personal plan for career development.

Express an awareness of personal traits related to career choices.

Content	Student Activities
Steps in Decision Making --Define the problem. --Define the goals. --Establish priorities. --Analyze the problem. --Consider the resources. --Weigh the alternatives. --Make a decision.	View and discuss the transparency in Activity 9, "Processes in Decision Making."
Influences on decision making --News Media --Personal resources --Facts --Goals --Friends' opinions --Experiences --Values	View the transparencies in Activity 10, "Influences Upon Decision Making," and in Activity 11, "Influences Upon Values." List and discuss factors that influence decisions and values.
Influences on values --Family --Peers --Ethnic heritage --Religious beliefs --Health --Experiences --Abilities --Interests	
Involvement in decision making --Mistakes --Risks --Conflicts	View and discuss the transparency in Activity 12, "Involvement in Decision Making."

Identifying personal traits --Abilities --Interests --Aptitude --Attitudes --Values and goals --Personal characteristics	List school subjects, activities, hobbies, and job experiences you have enjoyed. Complete Activity 13, "Occupational Preference Checklist." Assess your personality traits by completing Activity 14, "Know Yourself." Examine the feedback from the Guidance Information System. Summarize the results of your aptitude, interest, and abilities tests after discussing the information with your guidance counselor. Develop a written summary of your personal traits (assets and liabilities) in relation to career choices.
Exploring career possibilities --New inventions, new enterprises, and new industries are entering the employment picture constantly and new jobs are springing up or changing. Many people need an alternative career. --Many beginning jobs require a high school education. --Some jobs require vocational or technical training. --Job experiences may be acquired by doing volunteer work, part-time jobs, temporary work, etc.	If you had the choice of any job you wanted, what would you choose? Research the job that you chose and find out what additional training you will need. Are you willing to get the necessary training? Visit colleges in your area or the vocational technical school to learn more about advanced training and education to prepare for a career of interest to you. Check on fees and scholarships. Is experience required for the job you chose? List some ways to get related job experiences.

RESOURCES

Activity 9 - "Resources in Decision Making."

Activity 10 - "Influences upon Decision Making."

Activity 11 - "Influences upon Values."

Activity 12 - "Involvement in Decision Making."

Activity 13 - "Occupational Preference Checklist."

RESOURCES (continued)

Activity 14 - "Know Yourself."

Books

Craig, Hazel Thompson. Thresholds to Adult Living. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Paolucci, Beatrice and others. Personal Perspectives: A Guide to Decision Making. New York: McGraw-Hill Book Company, 1973.

Other Sources

Guidance Information System. (This guidance system is for students to use and is available in many local high schools and in area vocational technical schools throughout the State.)

UNIT I. CAREER PREPARATION

TOPIC: Career Development

SUBTOPIC: Exploring Occupations

OBJECTIVES: Identify occupations of interest to explore carefully when deciding on possible careers.

Apply skills in researching occupational information.

Content	Student Activities
Exploring occupations --Securing information about occupations of interest to enable an individual to make appropriate educational and vocational decisions.	Examine the results of your interest surveys and identify several occupations of interest to you.
Reasons for exploring occupations --The choice of occupations may actually determine whether an individual will be employed or not. --The choice of occupations may determine success or failure. --The choice of occupations may determine whether a person will enjoy or dislike his/her work. --Occupations influence every other aspect of life. --Occupational choices determine how a democratic society uses its labor power.	List reasons for exploring occupations. Discuss non-traditional occupations for men and women and examine your attitudes toward these jobs.
Ways of Exploring Occupations --Reading occupational literature --Working part-time in an occupation --Talking to people who are in the occupation	List ways of exploring occupations. Select two or three occupations that appeal to you and study them in depth.
Occupational literature --Presents facts about jobs and includes a variety of printed materials that describe the world of work, its organization, rewards, and benefits.	Listen to the guidance counselor or representative of a local employment security office identify sources of occupational information.

--Tells how and where to prepare to enter a field and the requirements that a worker must meet to enter, remain, or advance in that occupational area.	Visit your school library and locate sources of occupational information.
Sources of information on occupations --Occupational Outlook Handbook --Dictionary of Occupational Titles (DOT) (DOT numbers are used by public employment service agencies for classifying applicants and job openings and for reporting purposes.) --School and public libraries --Books and pamphlets --Radio, pamphlets, movies, etc. --Relatives and friends --Government agencies --News magazines and newspapers	Identify sources of information on occupations. Consult the Occupational Outlook Handbook and the Dictionary of Occupational Titles for information on the occupations of interest to you. Record the information for future reference. Do research in the library on occupations of interest to you. List the pros and cons you find for each occupation.
	Clip articles and pictures from newspapers and magazines as you locate information about different kinds of jobs or about people in a particular line of work. Compile the data and share it with classmates with similar interests. Bring to class job-related pictures, graphs, tables, opportunities, trends, and qualifications. Mount on poster boards for various occupations. Prepare a display on occupations showing the salary and outlook for these jobs in the 1990s. Survey vocational teachers in your school and ask about job opportunities in your community.
Work experience --Gives a person a better idea of how well one likes a certain type of work.	Listen to vocational teachers describe jobs in their areas and opportunities for work experience. Ask for information about obtaining work permits.

--Provides valuable experience for job advancement or securing another job.

Information from successful people in a career
- --Educational preparation
- --Working conditions
- --Tasks and responsibilities
- --Opportunities for advancement
- --Special skills required, etc.

Discuss the advantages of work experience. Share information learned from working on-the-job.

Interview at least one person who is successful in a career of interest to you.

Write a brief description of the occupation of greatest interest to you. Include the minimal educational level, average beginning salary, and salary to expect in 2-4 years. This information will be used later in a unit on financial management.

RESOURCES

Books

Craig, Hazel Thompson. Thresholds to Adult Living. 3rd ed. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

Jacoby, G. Polly. Preparing for a Home Economics Career. New York: Gregg Division, McGraw-Hill Book Company, 1979.

Kimbrell, Grady, and Ben S. Vineyard. Succeeding in the World of Work. Bloomington, Illinois: McKnight Publishing Company, 1981.

Parnell, Frances Baynor, Homemaking Skills for Everyday Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1981.

Publications

Dictionary of Occupational Titles. Department of Labor, Employment and Training Administration, 1978.

Occupational Outlook Handbook, Bulletin 1785. Department of Labor, Bureau of Labor Statistics, 1977-78.

UNIT V. CAREER PREPARATION

TOPIC: Employment-Seeking Skills

SUBTOPICS: Job Search Information
Resumé and Application
Interview

OBJECTIVES: Identify and use sources of information for finding jobs.

Identify the reasons for a resumé and the type of information to be included in a concise, well-written resumé.

Describe the characteristics of a neat, well-written letter of application.

Write and type a resumé and a letter of application for a job of interest to you.

Complete an application form neatly and accurately.

Review techniques for preparing for a job interview.

Dress appropriately for a job interview.

Demonstrate appropriate behavior in the job interview.

Content	Student Activities
Sources of Job Search Information --Family, friends, and neighbors --School placement officer --State employment service --Commercial employment agencies --Help wanted ads --Situation wanted ads --Civil service employment offices --Direct contacts with potential employers --Union hiring halls --Yellow pages of telephone directory	Interview three employed friends or acquaintances and ask them how they obtained their current jobs. Visit the local state employment service and find out what services are offered to youths seeking jobs. List and discuss ways of making direct contact in seeking a job. Role play making an appointment by telephone. Discuss the steps in making an appointment by telephone. Complete the assignment sheet in Activity 15, "Using the Yellow Pages." Check the newspaper and clip want ads for jobs of interest to you.

Reasons for preparing a resumé --To introduce yourself to an employer in a business-like way. --To provide in a short, easy-to-read form the qualifications and experiences you have that make you the best applicant for the job. --To provide a handy record for employers to help them remember information about you.	Discuss a resumé and the reasons for preparing a resumé.
Uses of the resumé --To respond to an ad. --To enclose as part of a direct mailing campaign to employers. --To leave with employer after interviews. --To give information to friends and acquaintances who may want to discuss you with their employers. --To enclose with letters of application. --To obtain an interview.	Identify ways to use a resumé.
Information needed in a resumé --Introduction .Full name .Address .Telephone number (home and business) .Job objectives (short term goals) .Career objectives (long term goals) --Main body .Educational background .Related skills and activities .Work experiences .Personal data --Conclusion .References .Note that references will be furnished later.	Identify information needed in a resumé. Look at sample resumés to study format and content. Prepare a resumé to use in applying for a job in an occupation of interest to you. Refer to Activity 16, "The Resumé -- What Goes Where," for an example of an appropriate format for your resumé. Type the resumé to include appropriate information about you. If a specific category does not apply to your situation, omit it.
Criteria Used by Employers to Evaluate a Resumé --Your ability to do the job. --Your neatness and attention to details.	Discuss the characteristics or standards by which a resumé is evaluated by a prospective employer.

Activity 2

ONCE UPON A TIME

Purpose:

To create awareness of stereotyped role expectations. (This activity is not intended to be an accurate tool for measuring the ability of the student to perform in today's world. It is a kick-off activity to capture the student's interest and create initial awareness of sex-role stereotyping).

Materials:

Copy of "Cinderella" story with appropriate check-off sheet for each female student.

Copy of "Prince Charming" story and appropriate check-off sheet for each male student.

Copy of scoring.

Procedure:

Distribute one copy of either the "Cinderella" or "Prince Charming" story (depending upon sex) to each student. Depending on the students' reading level, the story may be read aloud to the class, or silently by each student.

After students have read the story they should complete the second sheet by checking off each item applicable to them.

When completed, ask students for their interpretation of their responses. Then read and discuss the scoring.

Scoring: FEMALES:

If you checked items 1, 5, 10, 15, 20 and 25 you are only prepared to live in Never Never Land and may be in serious trouble. You refuse to admit that you will have to work, ignoring the fact that nine out of 10 high school girls will work in the future. In fact, more than half of all women between 18 and 64 years of age are presently in the labor force. Wake-up! Prince Charmings are hard to come by and, even if you find one, he may not remain charming for ever and ever. You need to start giving serious thoughts to the job training available to you in high school and you should consider the careers that open up to you after the training. Don't wait for your "Once upon a time" dreams to be shattered.

If you only checked items 3, 7, 9, 14, 18, 21 and 23 you are probably very capable of managing a home but you do not think you will have to work once you are married. How wrong you are! Most likely you will work for about 20 years of your life. You have probably explored the traditional job training courses but none of the others.

Application forms
- --Are required by some employers along with the letter of application.
- --Should be completed accurately and neatly in ink.

Steps in preparing for a good interview
- --Complete a resumé.
- --Obtain a social security card.
- --Secure necessary paperwork, such as work permit, etc.
- --Learn about the company
- --Prepare some questions and answers.

Appearance for an interview
- --Dress appropriately for the job.
- --Look clean and well-groomed.

Behavior for the interview
- --Go alone.
- --Act your age.
- --Be relaxed and courteous.
- --Be polite.
- --Answer questions accurately.
- --Maintain good eye contact with interviewer.

Factors which influence the outcome of an interview
- --Personal appearance.
- --Neatness, accuracy, and completeness of application.
- --What you say and how you act during the interview.
- --A smile.

Read tips in Activity 18, "Completing Application Forms," and complete an application form for a job. Ask the class members to review your application.

Discuss the purpose of an interview and become familiar with how to prepare for an interview.

Complete the assignment in Activity 19, "Researching a Prospective Employer."

Discuss the importance of appearance in creating a good first impression. Describe clothing that is appropriate for an interview. Read and discuss the information in Activity 20, "Your Appearance--A to Z, in the Job Interview."

Prepare responses for the most frequently asked job interview questions in Activity 21.

Review the suggestions in Activity 22, "Preparing for the Job Interview."

Answer the questions in Activity 23, "Do's and Don'ts of Interview Preparation" to check your knowledge about interview behavior.

Role play interviewing situations. Identify teachers and other school personnel, parents, and other adults to serve as interviewers. Ask your interviewer for feedback and hints for improving your skills in interviewing.

RESOURCES

Activity 15 - "Using the Yellow Pages."

Activity 16 - "The Resumé -- What Goes Where?"

Activity 17 - "Writing an Application Letter."

BEST COPY AVAILABLE

RESOURCES (continued)

Activity 18 - "Completing Application Forms."

Activity 19 - "Researching a Prospective Employer."

Activity 20 - "Your Appearance - A to Z - in the Job Interview."

Activity 21 - "Most Frequently Asked Job Interview Questions: How Would You Answer Them?"

Activity 22 - "Preparing for the Job Interview."

Activity 23 - "Do's and Don'ts of Interview Preparation."

Books

Craig, Hazel Thompson. Thresholds to Adult Living. 3rd ed. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

Jacoby, G. Polly. Preparing for a Home Economics Career. New York: Gregg Division, McGraw-Hill Book Company, 1979.

Kimbrell, Grady, and Ben S. Vineyard. Succeeding in the World of Work. Bloomington, Illinois: McKnight Publishing Company, 1981.

Oppenheim, Irene. Living Today. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1981.

Parnell, Frances Baynor. Homemaking Skills for Everyday Living. South Holland, Illinois: The Goodheart-Wilcox Company, Inc., 1981.

Learning Modules

Pounding the Pavement-- Employment-Seeking Skills. School of Vocational Education, Louisiana State University, Baton Rouge, Louisiana 70803. (A learning module with transparencies, slides, cassettes, student assignment sheets, etc. Copies were distributed to high schools in Louisiana in 1979.)

UNIT V. CAREER PREPARATION

TOPIC: Keeping a Job

SUBTOPICS: Predicting Your Success
Attitudes on the Job
Getting Along on the Job

OBJECTIVES: Define how present work habits and attitudes carry over into the work situation.

Identify attitudinal strengths and weaknesses related to people and work situations.

Relate the importance of good relationships with his/her employer, supervisor, and co-workers to a successful career.

Content	Student Activities
Current behavior as predictor of job success --Manner of dress --Time management (punctuality and attendance) --Response to criticism --Willingness to accept responsibility --Consideration of others --State of health --Completion of tasks or assignments	Respond to the statements in Activity 24, "Predicting Your Success," and evaluate your chances for success. Determine present work habits and attitudes that you wish to change to improve your present prediction of success.
Attitudes toward people and situations --Attitudinal strengths --Attitudinal weaknesses	Respond to the questions in Activity 25, "Attitudinal Inventory." Identify your attitudinal strengths and weaknesses. Listen to an employer describe the attitudes and characteristics that he/she likes in his/her employees.
Attitudes on the job --Positive --Negative	Complete the assignment in Activity 26, "Attitudes on the Job." Discuss the worker remarks and restate each negative remark to reflect a positive attitude.

Co-Worker types to avoid --Just Getting By --Motor Mouth --Gossip --Joker --Protestor --Know-it-all --I'd Rather Be Alone	Discuss the kinds of co-workers a new employee should avoid associating with too closely. Identify seven different types by completing Activity 27 "Co-Worker Types to Avoid." Identify the type you would be most likely to become and take the necessary steps to correct these personality traits.
Getting along on the job --Employer expectations --Co-worker expectations --Predictions of success --First day on the job --Your first paycheck --Fringe benefits --Reasons for termination	Read and discuss the information in Activity 28 "Getting Along on the Job to summarize things you have learned.

RESOURCES

Activity 24 - "Predicting Your Success."

Activity 25 - "Attitudinal Inventory."

Activity 26 - "Attitudes on the Job."

Activity 27 - "Co-Worker Types to Avoid."

Activity 28 - "Getting Along on the Job."

Learning Modules

Pounding the Pavement--Employment Seeking Skills. School of Vocational Education, Louisiana State University, Baton Rouge, Louisiana 70803, 1979.

UNIT I. CAREER PREPARATION ACTIVITIES

Activity 1

WORK FORCE QUIZ

1) ___ Studies show that 9 out of 10 girls will work outside the home at some time in their lives.

2) ___ A majority of women work because of economic need.

3) ___ Women have a much higher absentee rate from their jobs.

4) ___ Recently, more women are leaving work for marriage and children.

5) ___ Job requirements are usually unrelated to sex.

6) ___ The sole supporter for the majority of families is male.

7) ___ The average woman worker is slightly less educated than the average man worker.

8) ___ Fully employed women who are high school graduates (with no college) have less income on the average than fully employed men who have not completed elementary school.

9) ___ Today more than half of all women between 18 and 64 years of age are in the labor force.

10) ___ A majority of women who leave work to have children never return to their job.

11) ___ The single woman usually works less than 25 years in the labor force.

12) ___ Women have a much higher turnover rate in labor than men.

13) ___ Most unemployed men do not have the education or the skill to qualify for many of the jobs held by women.

14) ___ Fewer women are offered positions of responsibility than men.

15) ___ The employment of mothers leads to juvenile delinquency.

16) ___ Most men who have worked for women supervisors do not complain about working for a woman.

17) ___ The number of working mothers who have children under 18 has not increased since 1940.

18) ___ The average woman worker earns less than three-fifths of what a man does, even when both work full-time.

Source: Teaching for Expanded Roles. Community Service Education Department, New York State College of Human Ecology, Cornell University, Ithaca.

Work Force Quiz

Answer Key

1. True
2. True
3. False
4. False
5. True
6. False
7. False
8. True
9. True
10. False
11. False
12. False
13. True
14. True
15. False
16. True
17. False
18. True

Activity 2

ONCE UPON A TIME

Purpose:

To create awareness of stereotyped role expectations. (This activity is not intended to be an accurate tool for measuring the ability of the student to perform in today's world. It is a kick-off activity to capture the student's interest and create initial awareness of sex-role stereotyping).

Materials:

Copy of "Cinderella" story with appropriate check-off sheet for each female student.

Copy of "Prince Charming" story and appropriate check-off sheet for each male student.

Copy of scoring.

Procedure:

Distribute one copy of either the "Cinderella" or "Prince Charming" story (depending upon sex) to each student. Depending on the students' reading level, the story may be read aloud to the class, or silently by each student.

After students have read the story they should complete the second sheet by checking off each item applicable to them.

When completed, ask students for their interpretation of their responses. Then read and discuss the scoring.

Scoring: FEMALES:

If you checked items 1, 5, 10, 15, 20 and 25 you are only prepared to live in Never Never Land and may be in serious trouble. You refuse to admit that you will have to work, ignoring the fact that nine out of 10 high school girls will work in the future. In fact, more than half of all women between 18 and 64 years of age are presently in the labor force. Wake-up! Prince Charmings are hard to come by and, even if you find one, he may not remain charming for ever and ever. You need to start giving serious thoughts to the job training available to you in high school and you should consider the careers that open up to you after the training. Don't wait for your "Once upon a time" dreams to be shattered.

If you only checked items 3, 7, 9, 14, 18, 21 and 23 you are probably very capable of managing a home but you do not think you will have to work once you are married. How wrong you are! Most likely you will work for about 20 years of your life. You have probably explored the traditional job training courses but none of the others.

ONCE UPON A TIME (continued)

Scoring: FEMALES (Continued)

Be sure to explore them all

If you only checked items 2, 4, 6, 8, 11, 13, 16, 17, 19, 22 and 24 you have explored traditional stereotypes (Yea!) and may find yourself capable of handling certain jobs. However, you do not think you will have to manage a home. You've given your future some thought but you still have to do some more thinking. You need to give serious thought to learning how to take care of yourself.

If you checked nearly all items excluding 1, 5, 10, 15, 20 and 25 you deserve a round of applause. You are ready to take on the world. You can manage a home and a job. You have explored all kinds of job training, made a career decision, and have not been limited by traditional stereotypes. You are a person with an expanded expection of your own personal, family, and career life. Congratulations!

Scoring: MALES

If you checked items 1, 5, 10, 15, 20 and 25 you are expecting to slip the glass slipper on a woman's foot someday and then live happily ever after. You may be in serious trouble. You are not prepared for the real world that awaits you. Cinderellas who will wait on you hand and foot, looking beautiful all the while, are hard to come by (and then change when they find out what a drag it is). You seem unaware that 9 out of 10 high school women will work outside the home in their future. You need to start giving serious thought to learning how to take care of yourself. It would be a good idea for you to leave "Once upon a time" land and gain a more realistic and expanded view of men and women in today's world.

If you only checked items 3, 7, 9, 14, 18, 21 and 23 you don't believe in glass slippers so what are you waiting for? You realize that women have as much need for a career as men so who will do the cooking and cleaning? You plan to take care of yourself, but how? You have an expanded view of men and women but action speaks louder than words. Consider enrolling in a cooking or child care course.

If you checked nearly all items excluding 1, 5, 15, 20 and 25--let's hear it for you. You are ready to take on the world. You know about all kinds of high school job training including home economics. You cannot only handle a job but will be able to take care of yourself. You realize that if you choose to be with a woman she will probably have a career too. You are on your way to being a liberated man. Congratulations!

Source: Teaching for Expanded Roles. Community Service Education Department, New York State College of Human Ecology, Cornell University, Ithaca, New York.

CINDERELLA

Once upon a time there was a fair young maiden. Her name was Cinderella. She lived with her stepsisters and stepmother, and was responsible for all the cooking, cleaning and other chores around their home. Although it was a modest home, Cinderella had very little time for herself. She always did as she was told, never questioning her stepsisters or stepmother. Then she was miraculously discovered by the Prince and went to live with him in the castle. She ran the castle and raised their children. She preferred to stay home in the castle although there were job opportunities in the kingdom's castle construction company and a local sword repair shop. The Prince, of course, never abandoned her except for occasional trips to Crusader conventions. The Prince and Cinderella lived happily ever after-- which wasn't really so hard to do because most of the people of the time tended to be dead by the age of 35.

Have times changed? Complete the checklist and you'll see. Check ( ) off each item that applies to you.

_ 1) Graduating from high school is not important.
_ 2) I'm afraid to be the only girl in any class.
_ 3) I know how much money it takes to feed a family of four for a week.
_ 4) I stand up for myself.
_ 5) I think woman's place is in the home.
_ 6) I have career plans.
_ 7) I can wash clothes.
_ 8) I am informed about EEOC.
_ 9) I can raise children.
__10) I cannot manage money.
__11) I demand equal pay for equal work.
__12) I read newspapers and news magazines.
__13) I can list 20 different jobs open to women.
__14) I can cook.
__15) I prefer love stories and movie magazines.
__16) I have investigated all high school job training courses including woodworking and welding.
__17) I can fix a flat tire.
__18) I know how to care for a baby.
__19) I know about apprenticeship programs.
__20) I don't worry about the future.
__21) I can sew.
__22) I plan to have a skill before marriage so that I can always get a job.
__23) I can clean.
__24) I think I can do any job a man can do, as long as I receive the proper training.
__25) I expect to marry and expect my husband to be the breadwinner.

PRINCE CHARMING

Once upon a time there lived a fine young man named "Prince Charming." He lived in a castle with his mother and father, the Queen and King. Although he loved to eat and look "charming," he never had to do "castlehold" tasks; those were taken care of by young maidens. (so he never made an attempt to learn to do such things.) Each morning Prince Charming would ride off to fight dragons. He was chivalrous, adventuresome and brave. Eventually the Queen felt that Prince Charming should find himself a young woman to be his wife. So Prince Charming set out to find the woman of his dreams and fell madly in love with someone named Cinderella. Now Cinderella was not only sweet and beautiful but took care of the castle. After all, she had been responsible for all the cooking, cleaning and other chores around her family's home. The Prince felt he had made a wise choice.. They were married and the Prince continued to go off and fight dragons while Cinderella stayed home and ran the castle and raised their kids. Their life continued in this fashion and they lived happily ever after-- which wasn't really so hard to do because most people of the time tended to be dead by age 35.

Have things changed? Complete the checklist and you'll see. Check (✓) off each item that applies to you.

___ 1) I expect to be the sole breadwinner of my family.
___ 2) I can cook.
___ 3) I would teach my daughter or sister how to work on a car.
___ 4) I have investigated all high school job training courses including child care and nursing.
___ 5) I feel financial matters are best handled by a man.
___ 6) I know how much money it takes to feed a family of four for a week.
___ 7) I would allow my son to play with dolls.
___ 8) I can sew.
___ 9) I see girls as people not sex objects.
___10) I feel women belong in the home.
___11) I iron my own clothes.
___12) I can raise children.
___13) I know how to care for a baby.
___14) I'm not afraid to be the only guy in my class.
___15) I see women as lovely things to be admired for their beauty.
___16) I can clean.
___17) I plan to have a career outside of the home.
___18) I plan to take care of myself even if I marry.
___19) I can cry and show emotions.
___20) I feel women should raise children.
___21) I feel women have as much of a need and right to a career as men do.
___22) I open doors for women because they need help.
___23) I recognize that most differences in the behavior of men and women are learned.
___24) I feel comfortable going with an intelligent girl.
___25) I hope to marry and have a wife to stay home and take care of me.

Activity 3

ROLES OF MEN AND WOMEN

(Sex Roles Discussion Questions)

1. Are your attitudes about male and female roles the same as your parents were? Different? Why?

2. If a couple could only afford to send one child to graduate school, should they send the daughter or the son? Why?

3. Is it more permissible for a boy or man to act on the basis of reason, logic, and the facts, and a girl to act on the basis of feelings and emotions? Why?

4. Is it more permissible for a girl or woman to be frightened than it is for a boy or a man? Why?

5. Do men and women find self-fulfillment in different ways, such as child-rearing, leisure?

6. If a woman is married and pursuing a career, whose responsibility is it to care for the house? Why?

7. Are there some jobs you associate with men and others with women? Why? Who should be a:

   a. Bricklayer?
   b. Lawyer?
   c. Home economist?
   d. Elementary school teacher?

8. Should men or women have more opportunity for salary, promotion, and creative job opportunity? In which careers? Why?

9. Suppose Bill and Mary Jones were thinking that she is to be the principal wage earner in their family, and he is to be the principal home manager and child caretaker. If you were asked your opinion about the situation, what would you need to know to help them think it through? What would be your opinion about the decision?

Activity 4

WHY WORK?

Check One: Male ________ Female ________

DIRECTIONS: Check each block at the left that indicates when you would work for pay as a young adult. Check each block at the right to show when you would expect your spouse to work for pay (if you were to marry).

	You would work....		You expect spouse to work...
	1. To support the family (completely).		1. To support the family completely.
	2. To add to the family's income in order to buy what the family needs.		2. To add to the family's income in order to buy what the family needs.
	3. To get away from home.		3. To get away from home.
	4. To use special training which is in demand.		4. To use special training which is in demand.
	5. Everyone else does it.		5. Everyone else does it.
	6. To not be lonely.		6. To not be lonely.
	7. To do something you like.		7. To do something you like.
	8. To have something interesting to do.		8. To have something interesting to do.
	9. To have income for yourself which you can spend as you like.		9. To have income for yourself which you can spend as you like.
	10. To add to the family's income in order to buy luxuries.		10. To add to the family's income in order to buy luxuries.

Activity 5

ROLE PLAY SITUATIONS

1. A mother is offered a full-time job that will provide the family with substantial and needed income. Before she accepts the job, however, she decides to talk it over with her family.

2. A young couple is trying to explain to their parents why the wife is attending medical school while her husband works as an auto mechanic to support them until she graduates.

3. A senior girl in high school has been talking over her career goals with her guidance counselor. She originally thought she might like to become a doctor, but now her guidance counselor is encouraging her to become a nurse. She really does not want to, and she decides to talk it over with her parents.

4. A young boy comes home from school and is crying because the other children in his kindergarten class tease him when he plays house. He was encouraged to play with all toys at home, and now his parents have to help him understand why he is being teased at school.

5. A girl in the family has decided she is going to break her engagement to her high school boyfriend and join the army after graduation. She has to tell the news to her parents and convince them that this is what she really wants.

Activity 6

SORRY I QUIT SO SOON

(Case Study)

Larry Williams left school a year and a half ago.

He's tired. When he quit school just after he turned 18, Larry thought he'd be able to find a job somewhere--pumping gas, fixing cars, selling groceries at the very least. And once, four months ago, he did find a job picking apples at Gould Orchard in a neighboring town. After the apples were picked, though, Larry was out of a job again. Did Larry make the right decision in quitting school? Is it too late for him to go back to school? Who can help him?

Adapted from: Worklife Magazine: Fall 1978, by Craig Polhemus and Gregory Mounts.

Activity 7

FACTORS IN SELECTING AN OCCUPATION

There are several factors to consider in selecting an occupation. Ignoring one of these factors may lead you to an unrealistic or unsatisfactory choice.

Factor 1 -- You. What are your personal characteristics, attitudes, interests, and aptitudes in relation to different occupations? You may have an interest in a particular occupation but not have the physical strength or aptitude to succeed in that job. Consider all of your personal characteristics and abilities before making the decision.

Factor 2 -- The Job. What does performing the job entail? What are the working conditions? Even though you may have the ability to do the job, you may find the work boring, too nerve-racking, or too demanding to suit your taste. Where and under what circumstances the work is performed must also be considered. Perhaps you won't like working outside in all kinds of weather or can't stand being confined.

Factor 3 -- Training. How much preparation is required for the occupation? Does this match what you are willing to get or can afford? If not, look for another occupation -- perhaps something involving many of the same activities.

Factor 4 -- Geographic Mobility. Where do you want to live or where are you willing to go? If you want to stay in your home area, look around for what is available there. If you have a specific occupation already in mind, consider where you might have to live to pursue it. Some jobs are found only in big cities, others near where specific natural resources are located. Still other jobs require frequent moves.

Factor 5 -- Employment Outlook. What is the present and projected demand for workers in the occupation? Even though there is a demand at present, try to determine what the likelihood is that the demand will still exist by the time you have completed the training needed. If very many people are now in training for a specific occupation, the job market can close up before you complete school. On the other hand, a present surplus of workers can change to a shortage in a few years if the number of people in training drops off drastically.

Factor 6 -- Values, Goals, and Desired Lifestyle. What is most important to you? Money? Security? Excitement? Different values and goals are most compatible with different occupations. Your long-term goals may influence your initial choice of occupation.

Source: Adult Roles and Functions Curriculum. West Virginia Curriculum Guide.

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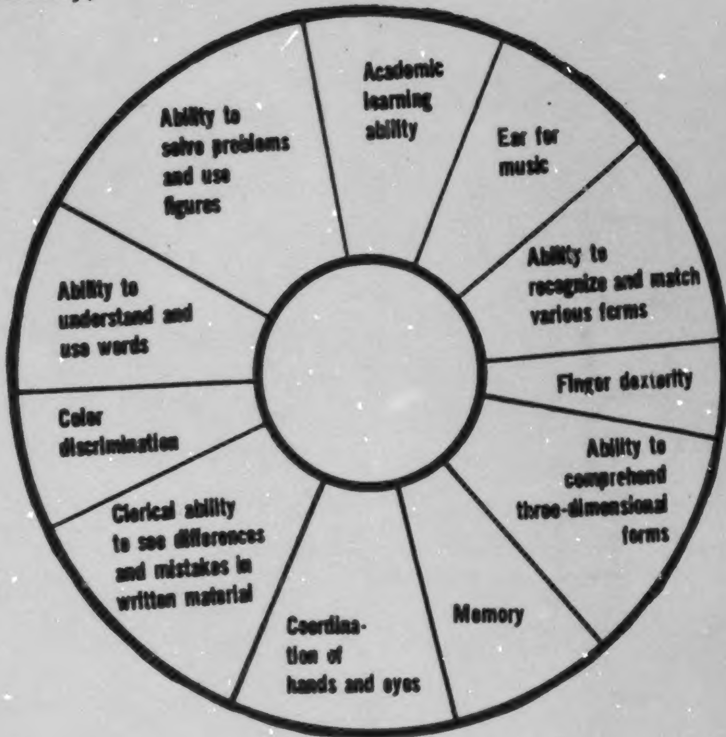
Activity 8

WHAT ARE MY APTITUDES?

(Transparency)

The ability chart on this page lists the abilities that everyone has, but in differing degrees. It will help give you a broad picture of your own abilities and aptitudes and will indicate your capacity for learning and doing different kinds of work.


Academic learning ability
Ear for music
Ability to recognize and match various forms
Finger dexterity
Ability to comprehend three-dimensional forms
Memory
Coordination of hands and eyes
Clerical ability to see differences and mistakes in written material
Color discrimination
Ability to understand and use words
Ability to solve problems and use figures

NOTE: Your Louisiana State Employment Service uses aptitude tests to help measure most of the abilities shown in the chart and can help you use this and other information about yourself to decide the best fields of work for you to enter.

Choosing Your Occupation. "Career Guidelines for High School Students." Louisiana State Employment Service.

UNIT II. ADULTS IN A CONSUMER SOCIETY

Suggested Time: 2-3 weeks

Overview

UNIT II. ADULTS IN A CONSUMER SOCIETY

RATIONALE

Educators realize that the role of adults in a consumer society is becoming increasingly complex. This unit is designed to help high school juniors and seniors prepare for this role as they begin assuming responsibilities for their own economic independence and well-being. The unit focuses on the rights and responsibilities of consumers; consumer protection agencies, legislation, and warranties; consumer fraud; effects of advertising; wise buying practices; and credit.

OVERALL OBJECTIVES

The student will be able to:

Describe the basic rights and responsibilities of consumers in America.

Identify consumer protection agencies and legislation designed to protect the consumer.

Interpret protective devices provided by manufacturers.

Identify types of consumer fraud schemes and outline suggestions for avoiding fraud.

Understand the functions of advertising and the techniques used to sell products.

Demonstrate wise buying practices in the purchase of goods and services.

Explain how to get and keep a good credit rating.

Figure and compare credit costs and use credit wisely.

Topical Outline

UNIT II. ADULTS IN A CONSUMER SOCIETY

Topic: Rights and Responsibilities of Consumers

Topic: Consumer Protection

Subtopics: Agencies
Small Claims Courts
Legislation
Protective Devices from Manufacturers

Topic: Consumer Frauds

Topic: The Effects of Advertising

Topic: Wise Buying Practices

Topic: Consumer Credit

UNIT II. ADULTS IN A CONSUMER SOCIETY

TOPIC: Rights and Responsibilities of Consumers

OBJECTIVES: Describe basic rights and responsibilities of consumers in America.

List ways consumers show disapproval of products.

Identify procedures for resolving complaints.

Analyze and apply consumer rights and responsibilities in specific situations.

Content	Student Activities
Rights of Consumers --The right to be informed --The right to choose --The right to be heard --The right to safety --The right to redress	Take the pre-test in Activity I, "Am I at the Mercy of Big Business?" to determine your knowledge of consumer rights and responsibilities.
	Discuss personal experiences regarding each right.
Responsibilities of Consumers --To be informed --To make intelligent choices --To follow directions --To make legitimate complaints	Study references to learn the responsibilities consumers have in contrast to their rights.
	Make an illustrative poster with slogans reminding people to act responsibly in stores.
	Listen to a resource person such as a home economics cooperative education teacher or representative from the Chamber of Commerce discuss the rights and responsibilities of the consumer.
	Clip magazine and newspaper articles dealing with consumer rights and write a sentence or paragraph explaining a specific right.
	Discuss how individuals and families can increase their economic welfare by exercising their consumer rights in the marketplace.

	Complete the following statements to summarize what you have learned about consumer rights and responsibilities: "My rights as a consumer are..." "My responsibilities as a consumer are..."
Impact of consumers on the market --The consumer can help control the market or show disapproval of a product by: .Examining advertised products. .Refusing to buy. .Buying only from reputable stores. .Writing letters of complaint to proper authorities. .Boycotting the market.	Brainstorm ways to show disapproval of a product available to you as a consumer and make a list to summarize the ideas presented. Discuss what can happen when a number of consumers show disapproval of a product. Compare the effectiveness of one consumer complaint versus numerous complaints. Debate the question, "Do teenagers have power as consumers, or is that power reserved for older consumers?"
--Actions of consumers influence: .The economy. .Success or failure of a sales establishment. .The community. .Availability of goods and services. .Quality of products on the market. .Prices.	Survey stores to determine store policies for returns and complaints. Share information in class.
Persons to contact in filing a consumer complaint --Sales clerk --Store manager --Company consumer affairs department --Company president --Manufacturer --Industry consumer action panels --Consumer affairs office --Legal action	React to the problem in Activity 2, "Redress Scenarios." Role play steps to follow when returning merchandise. Write a letter of complaint concerning an item which did not perform as advertised or expected. Complete Activity 3, "Evaluate a Letter of Complaint."

Moral or ethical responsibilities of consumers in the business world

- --Exhibit proper behavior in stores.
- --Report shoplifting.
- --Use merchandise correctly.
- --Read labels.
- --Follow directions.
- --Buy safe products.
- --Report unlawful practices.
- --Make legitimate complaints.
- --Shop comparatively.
- --Deal only with reliable businessmen.
- --Refuse products which waste energy.
- --Be honest.

Discuss the effects of the following practices on a business:

1. Shoplifting
2. Unnecessary return of goods
3. Refunds or exchanges

Plan a project using the media to inform the public of their responsibilities regarding these consumer practices.

Role play various reactions a consumer could make when a clerk short-changes the customer and when a clerk gives the customer too much change.

Discuss the following questions:

1. What rights are involved in these situations?
2. What ethical issues are involved in these situations?
3. What would you do in similar situations?

RESOURCES

Activity 1 - "Am I at the Mercy of Big Business?"

Activity 2 - "Redress Scenarios."

Activity 3 - "Evaluate a Letter of Complaint."

Books

Craig, Hazel T. Thresholds to Adult Living. Peoria, Illinois: Chas. A. Bennett Co., Inc. 1976.

Foster, Josephine A., and others. Creative Living: Basic Concepts in Home Economics. New York: Butterick Publishing, 1979.

Levy, Leon, and others. The Consumer in the Marketpalce. Belmont, California: Fearon-Pittman Publishers, 1976.

Maedke, Wilmer, and others. Consumer Education. Encino, California: Glencoe Publishing Co., Inc., 1979.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

RESOURCES (continued)

Publications

Consumer Power, Publication No. 1783. Louisiana Cooperative Extension Service, Knapp Hall, University Station, Baton Rouge, Louisiana 70803.

Tips on Refunds and Exchanges. Council on Better Business Bureau. Offices in Baton Rouge, Houma, Lafayette, Lake Charles, Monroe, New Orleans, Shreveport and Slidell.

UNIT II. ADULTS IN A CONSUMER SOCIETY

TOPIC: Consumer Protection

SUBTOPICS: Agencies
Small Claims Courts
Legislation

OBJECTIVES: Identify reasons consumers need protection.

Identify Federal, State, and local agencies where the consumer can obtain protection and assistance.

Identify the services provided by government agencies to protect the consumer.

Identify legislation designed to protect the consumer.

Content	Student Activities
Reasons consumers need protection --Fraudulent practices --Deceptive practices --Misleading advertisements	Listen to a representative from a consumer protection agency, such as the State Office of Consumer Protection or the Louisiana Consumer League, explain the need for consumer protection.
Consumer protection agencies --Federal agencies .Department of Commerce .Office of Consumer Affairs (OCA) .Food and Drug Administration (FDA) .United States Department of Agriculture (USDA) .Federal Trade Commission (FTC) .Consumer Product Safety Commission	Brainstorm to name sources where the consumer can get protection or assistance. Categorize the sources listed as Federal consumer agencies, State agencies, or private consumer agencies.
	Take the test on abbreviations of Federal agencies to see how many agencies you can identify in Activity 4, "Pre-test on Abbreviations for Federal Agencies."
	Study references to identify the Federal agency responsible for each of the following activities or commodities: meat or poultry sold in interstate commerce, counterfeit money, gas used for heating or cooking, unfair

--State and local agencies
  - Better Business Bureau
  - State Office of Consumer Protection
  - Louisiana Consumer League

--Private agencies
  - Consumer Action Panel
  - Arbitration Services
  - Consumer Affairs Department

Small claims courts

--The purpose of small claims courts is to help resolve consumer problems.

competition, impure cosmetics, use of mail for promotion of lotteries, illegal issuing of stocks and bonds.

Study references to identify state and local government agencies that protect the consumer.

Work in pairs to investigate the government agencies, their backgrounds, reasons for formation, aims, functions, responsibilities, and publications. Use posters or bulletin boards to present this information. Fill out the activity charts in Activity 5, "Summary Chart: Governmental Protection for the Consumer."

Collect consumer publications available from the local consumer agency, State, and government agencies. Analyze and discuss.

Check your community to identify private agencies that provide consumer protection.

Research and report to the class on the operation of small claims courts in the State. Answer these questions: How do the courts work? When might a consumer use the small claims court? How does one prepare for a trial? How much does it cost to sue? What is the maximum amount of suit allowed in small claims courts in your state?

Contact the State Office of Consumer Protection and ask for the pamphlet entitled "How to Use Small Claims Court in Louisiana."

Listen to a local lawyer or judge discuss his or her experiences with cases involving consumer problems.

Legislation designed to protect the consumer --Food Drug and Cosmetic Act --Consumer Credit Protection Act --Fair Packaging and Labeling Act --Automobile Information Disclosures Act --Child Protection and Toy Safety Act --Federal Hazardous Substance Labeling Act --Textile Fiber Products Identification Act --Fair Credit Reporting Act --Magnuson-Moss Warranty -- Federal Trade Commission Improvement Act	Identify and discuss legislation designed to protect the consumer. Complete the quiz in Activity 6, "Uncle Sam Helps the Consumer" to summarize your knowledge of government protection for the consumer.

RESOURCES:

Activity 4 - "Pre-test on Abbreviations for Federal Agencies."

Activity 5 - "Summary Chart: Governmental Protection for the Consumer."

Activity 6 - "Uncle Sam Helps the Consumer."

Books

Levy, Leon, and others. The Consumer in the Marketplace. Belmont, California: Fearon-Pittman Publishers, 1976.

Maedke, Wilmer, and others. Consumer Education. Encino, California: Glencoe Publishing Co., Inc. 1979.

Curricular Materials

Consumer Education. Lubbock: Texas Tech University, 1977.

Agencies

Better Business Bureau. Louisiana offices are located in Alexandria, Baton Rouge, Houma, Lafayette, Lake Charles, Monroe, New Orleans, Shreveport, and Slidell.

Food and Drug Administration, Freedom of Information Staff, HFI-36, 5600 Fishers Lane, Rockville, Maryland 20857.

State Office of Consumer Protection, Post Office Box 44091, Baton Rouge, Louisiana 70804. (Toll free hotline number: 800-272-9869)

Legal Aid Society

UNIT II. ADULTS IN A CONSUMER SOCIETY

TOPIC: Consumer Protection

SUBTOPIC: Protective Devices from Manufacturers

OBJECTIVES: Define the term warranty and identify different types of warranties

Interpret seals of approval.

Interpret and evaluate service contracts.

Content	Student Activities
Definition of warranty --A warranty is a legal agreement whereby a seller or manufacturer guarantees the performance and quality of an item offered for sale.	Define warranty and differientiate between an implied warranty and an expressed warranty.
Kinds of warranties --Implied warranty is one that is simply understood even though it is not stated verbally or in writing, e.g., a consumer has a right to assume that a product offered for sale will perform as intended. --Express warranty is a guarantee made verbally or in writing.	Identify the implied warranty for a variety of consumer products. Discuss express warranties and give an example of a verbal warranty. Examine the importance of obtaining a written warranty.
Written warranties --Must comply with provisions of the Magnuson-Moss Warranty Act. --Must be identified as one of two types. .Full warranty--promise to repair or replace defective product without charge --or-- .Limited warranty--standards for "full" warranty are not met--what must be done depends on what the warranty says.	Differentiate between a full warranty and a limited warranty. Bring examples of written warranties to class and compare the terms of warranties for several brands of a particular item. Compare three different warranties for a new or used car, large household appliance, and an electric grooming aid.

Seals of approval --American Gas Association (AGA) Seal --Good Housekeeping Consumers' Guaranty Seal --Parents' Magazine Guaranteed Seal --Underwriters' Laboratories, Inc. (UL) Seal	Determine the guarantee or approval implied by the use of a specific seal of approval on an item.
Service contract --An agreement between consumer and service company to repair equipment during a designated period	Discuss the meaning of a service contract. Read a service contract and list the services offered by the contract. Compare service contracts offered by two companies for a major household appliance or a new car. Interview persons who have purchased service contract with appliances to determine their satisfaction with the cost and service. Report to class.

RESOURCE

Books

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Troohoff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press, 1976.

Publications

A Note to You on Warranties. Office of Public Information, Federal Trade Commission, Pennsylvania Avenue and 6th Streets, N.W., Washington, D.C. 20580.

Consumer Power, Publication No. 1783, Louisiana Cooperative Extension Service, Knapp Hall, University Station, Baton Rouge, Louisiana 70803.

Magnuson-Moss Warranty Act, Title I, Private Consumer Remedies Fact Sheet. Office of Public Information, Federal Trade Commission, Pennsylvania Avenue and 6th Street, N.W., Washington, D.C. 20580.

UNIT II. ADULTS IN A CONSUMER SOCIETY

TOPIC: Consumer Frauds

OBJECTIVES: Identify and describe fraudulent and deceptive practices.

Understand consumer motivation that allows fraudulent schemes to succeed.

Explain how the consumer can protect himself or herself from fraudulent and deceptive practices.

Use information on fraudulent and deceptive practices in avoiding or reporting problems.

Propose rules to follow to avoid being gypped.

Content	Student Activities
Practices that deceive consumers --Giveaways --Misleading discounts --Market ticketing --Bait and switch sales --Referral selling --Pyramid selling --Charity appeals --Dishonest solicitations --Work at home rackets --Contest frauds --Unordered products --Swindles	View transparencies for Activity 7, "Figured for Fraud," Activity 8, "Destined to Deception," and Activity 9, "Cues to Quackery." For an introduction to types of fraudulent practices, view the film entitled "Consumer Capers" to see examples of deceptive practices. Write and role play situations depicting fraudulent schemes. Discuss these questions: What schemes are shown in skits? What approach did the salesman use? How do you think you would have reacted?
Consumer motives that allow fraudulent schemes to succeed --Desire to get more for the amount of money spent --Desire to get rich quick --Desire to stay young looking --Desire to stay healthy	Prepare an interview schedule as a class to use in surveying parents and classmates to determine types of fraud they have heard of or experienced. As the results of the surveys are tabulated, discuss reasons the schemes were successful.

Ways to avoid fraud

- --Realize that it is the responsibility of the consumer to be alert to questionable schemes.
- --Follow guidelines to help protect the consumer.
- --Understand how such schemes work.
- --Take time to shop for what is needed and judge quality accurately.
- --Report suspected fraud to proper authorities.
- --Deal with well-known reputable businessmen.
- --Know what kinds of problems to expect and be prepared to deal with them.
- --Recognize that all sellers do not have the consumer's best interest at heart.

Bring an article which gives examples of mail fraud, misleading advertisement, etc.

Role play script in Activity 10, "Americans Spend Money On the Word 'Free.'"

Listen to a local store manager who has been invited to discuss fraudulent schemes or deceptive practices he has encountered.

Listen to invited representatives from the Better Business Bureau, Chamber of Commerce, Legal Aid Society, etc. discuss action the consumer can take to solve problems.

Role play the script in Activity 11, "The High Pressure Salesman." Discuss some of the deceptive practices which were indicated.

Role play the script in Activity 12, "Fasten Your Seat Belt But Hang Onto Your Money." Discuss the response you would make in a similar situation.

Work in small groups to develop rules to avoid being gypped. Check your ideas against the list shown on Activity 13, "Fraudulent and Deceptive Practices."

RESOURCES

Activity 7 - "Figured for Fraud."

Activity 8 - "Destined to Deception."

Activity 9 - "Cues to Quackery."

Activity 10 - "Americans Spend Money on the Word 'Free.'"

Activity 11 - "The High Pressure Salesman."

Activity 12 - "Fasten Your Seat Belt But Hang onto Your Money."

Activity 13 - "Fraudulent and Deceptive Practices."

Books

Levy, Leon and Others. The Consumer in the Marketplace. Belmont, California: Fearon-Pittman Publishers, 1976.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Curricular Materials

Consumer Education. Lubbock: Texas Tech University, 1977.

Film

"Consumer Capers." State Office of Consumer Protection, Post Office Box 44091, Baton Rouge, Louisiana 70804.

Publications

Shopping at Home from Door-to-Door Salesmen. Publication No. 1780. Louisiana Cooperative Extension Service, Knapp Hall, University Station, Baton Rouge, Louisiana 70803, 1980.

UNIT II. ADULTS IN A CONSUMER SOCIETY

TOPIC: The Effects of Advertising

OBJECTIVES: Identify the forms of advertising.

Distinguish between advertising appeals based on logic and those based on emotion.

Explain the functions of advertising from the point-of-view of both the advertiser and the consumer.

Understand techniques used in advertising to sell a product.

Make appropriate responses to advertising.

Content	Student Activities
Forms of advertising --Ads in newspapers and magazines --Television and radio commercials --Billboards --Catalogs --Brochures and sales --Letters and circulars --Samples delivered at home --Posters on busses --Displays in stores	List and discuss advertising forms. List some major views on advertisements expressed by critics and supporters.
Types of advertising appeals --Rational (informative) appeals center on logic by providing basic facts and information on product features, prices, and availability. --Emotional appeals give little information, involve the emotions, and excite people to buy even if the decision to buy is not a logical one.	Look in magazines or newspapers to find examples of advertisements containing rational appeals and mixed appeals. Write the sentence or paragraph containing the appeal and indicate the product being advertised. Select from a popular magazine an advertisement that educates the consumer. Explain how the advertisement is educational.

The purposes of advertising --The advertiser's point-of-view is to sell goods and services. --The consumer's point-of-view is to obtain information about goods and services that are available for sale.	View the transparency in Activity 14, "The Advertising Code of American Business."
Techniques used by advertisers to accomplish their purposes --Institutional advertising strives to create a friendly confident feeling toward a firm or an entire industry. --Product differentiation emphasizes certain characteristics to make the product seem different. --Testimonial advertising has someone, usually a prominent person, make a statement endorsing the product.	Divide into three groups and write a television commercial advertising a product using the three techniques advertisers use to accomplish their purposes. Present each commercial in class for evaluation.
Appropriate consumer responses to advertising --Avoid being unduly influenced by appeals not attuned to your best interest. --Get as much accurate information and sound guidance as you can from advertisements. --Help improve advertising of the future.	View and discuss the filmstrip entitled "Consumer Advertising."

RESOURCES:

Activity 14 - "The Advertising Code of American Business."

Books

Craig, Hazel T. Thresholds to Adult Living. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

Maedke, Wilmer, and others. Consumer Education. Encino, California: Glencoe Publishing Co., Inc., 1979.

Warmke, Roman, and Eugene Wyllie. Consumer Economics Problems. Dallas: South-Western Publishing Company, 1977.

RESOURCES (continued)

Warmke, Roman, and others. Consumer Decision-Making. Dallas: South-Western Publishing Company, 1977.

Filmstrip

"Consumer Advertising." Educational Services, Proctor and Gamble, Cincinnati, Ohio, 1977.

UNIT II. ADULTS IN A CONSUMER SOCIETY

TOPIC: Wise Buying Practices

OBJECTIVES: Identify factors that influence spending.

Identify questions a consumer should answer before buying an item.

Recognize characteristics of a wise shopper.

Understand principles of wise buying.

Identify sources of information that assist the consumer in making wise purchases.

Analyze the advantages and disadvantages of buying from various shopping facilities.

Employ comparison shopping skills.

Content	Student Activities
Factors that influence spending --Values --Needs --Wants --Climate --Natural resources --Income --Occupation --Peers --Advertising --Spending plan --Availability of cash or credit --Special sales/bargains --Impulsive behavior	List and discuss factors that influence consumer spending.
Questions to answer before buying --Do I really need it? If so, why?	Role play a situation in which family members may differ on a major purchase, such as a car, a house, appliances, etc. Ask questions to establish the need for the purchase, real motivation for the purchase, and value of the item.

--Is it worth the cost in terms of my effort to earn the money? Is there a better use for the money? --Am I buying it to do as others do? To show off? To make someone envious? To make myself feel important?	Demonstrate the influence of such factors as: 1. Amount of money available. 2. Personal preferences. 3. Personal resources. 4. Actual quality and value of the item.
Characteristics of a wise shopper --Realizes that buying is a matter of kinds of choices. --Determines values and goals. --Distinguishes between wants and needs. --Bases buying on a spending plan. --Compares quality, prices, and services of stores. --Uses consumer buying guides.	List and discuss characteristics of a wise shopper. Give examples of how each of these characteristics may be developed.
Principles of wise buying --Planning ahead for purchases --Evaluating various sources of information --Recognizing standards of quality --Comparing products, prices, return policies, and services	Compare differences between impulsive and planned buying. Give examples of goods usually purchased on impulse and those purchased as a result of planning.
Sources of consumer information --Labels --Trademarks --Brand names --Advertisements --Salespeople --Magazines --Books --Seals of approval --Periodicals, such as Changing Times, Consumer Research Magazine, and Consumer Reports.	Bring in labels and evaluate the information found on each label. Divide into small groups and select one product and locate at least six sources of consumer information on that product. Evaluate the usefulness of the information.

Shopping facilities --Retail stores --Department stores --Speciality stores --Variety stores --Discount stores --Non-store retailers --Door-to-door --Cooperatives --Mail order retailer --Vending machines	Discuss types of shopping facilities and the services each may offer to appeal to consumers. Include such items as physical plant, credit, approval privileges, consultation services, installation services, repair services, and check cashing services. Discuss how these services could increase the cost of merchandise. Bring to class articles that were purchased through a mail order catalog and compare articles with the descriptions in the catalog. Complete Activity 15, "Shopping Facilities Checklist." Select three items that each of these facilities might stock and get prices on them. Discuss advantages and disadvantages of each type of shopping facility.
Considerations in selecting a marketplace --Maintenance of the free enterprise system --Reliability of merchant --Services provided --Pricing of merchandise --Incentives .Trading stamps .Premium coupons .Prizes .Contests	Identify factors to consider in selecting a marketplace. Collect samples of buying incentives. Give advantages and disadvantages of incentives. Analyze the bases of the appeal of incentives to consumers. Working individually or in small groups, select an item to purchase. Use Activity 16, "Comparison Shopping Chart" to record information about three or four brands and at least two different quantities of the product. On the basis of this information, which item would you buy? Use the comparison shopping chart to predict which type of store would be the least expensive for buying specific items. Discuss the importance of comparison shopping.

RESOURCES:

Activity 15 - "Shopping Facilities Checklist."

Activity 16 - "Comparison Shopping Chart."

Books

Jelley, Herbert M., and Robert O. Herrmann. *The American Consumer: Issues and Decisions*. 2nd ed. New York: Gregg Division McGraw-Hill Book Company, 1978.

Levy, Leon, and others. *The Consumer in the Marketplace*. Belmont, California: Fearon-Pittman Publishers, 1976.

Maedke, Wilmer, and others. *Consumer Education*. Encino, California: Glencoe Publishing Co., Inc., 1979.

Oppenheim, Irene. *Consumer Skills*. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Curricular Materials

Consumer Education. Lubbock: Texas Tech University, 1977.

UNIT II. ADULTS IN A CONSUMER SOCIETY

TOPIC: Consumer Credit

OBJECTIVES: Recognize the advantages and disadvantages of consumer credit.

Demonstrate a knowledge of skills necessary for maintaining a good credit rating.

Figure the dollar cost of credit and compare credit costs on the basis of dollar costs and annual percentage rates.

Content	Student Activities
A definition of credit --The ability to get something now in exchange for a promise to repay at some time in the future.	Define credit and discuss ways credit and money are alike. Discuss the importance of credit to our economy. Complete Activity 17, "Major Credit Needs Over a Lifetime."
Advantages of consumer credit --Convenience --Help in emergencies --Forced savings program --Earlier use of goods and services --Help in record keeping (one monthly itemized bill)	Discuss advantages and disadvantages of credit. Contrast historical attitudes toward credit with attitudes of today.
Disadvantages of consumer credit --Increases impulse buying --Costs money in interest --Misuse credit by overspending --Contributes to financial problems, such as bankruptcy	Recount any positive or negative experiences you have had with credit. Refer to Activity 18, "Credit Role Play" and discuss this situation and others that foster impulse buying on credit.
Basic types of credit --Cash loans - money borrowed directly from a bank or other lending agency --Service credit—automatic credit allowed for utilities and services of doctors, dentists, and repairers --Sales credit—buying a product and paying for it later	List different types of credit and describe the difference between them.

- .Open accounts--allow 30 days for payment.
- .Installment accounts--involve a written installment contract and ownership remains with seller until contract is paid.
- .Revolving charge accounts--allow consumer to buy goods up to the credit limit of the plan.

Credit standing or credit worthiness
- --Refers to the chances or probability that the consumer will pay a debt when it becomes due.
- --Is determined primarily by three factors.
  - .Character (a person's reputation concerning past debts)
  - .Capacity - earning power (person's ability to earn and pay obligations when they become due)
  - .Capital (person's property, such as land, home, cars, and other things of value)

Line of Credit
- --Is the maximum amount a lender or creditor will permit a consumer to owe at any one time.

Steps in establishing a good credit rating
- --Open a bank account.
- --Apply for a charge account.
- --Borrow money from a bank or other lending agency.
- --Make payments as agreed.

Discuss the factors considered by the lender when extending credit.

Fill out the credit application form in Activity 19, "Basic Application Form." Explain why each item on the form is included.

Listen to a representative from the Better Business Bureau explain how to establish and maintain a good credit rating.

Define the following terms in relation to credit history: "Holder in Due Course," "Garnishment," "Late Charge," "Acceleration of Payment," "Repossession," "Deficiency Judgment," "Add-On," "Balloon Payment," and "Confession of Judgment."

Actions creditor may take for nonpayment of debt --Turn account over to lawyer or collection agency for collection. --Repossess the merchandise. --Take suit to court against debtor to force payment. --Obtain legal orders to withhold portion of debtor's salary (garnishment of wages).	Discuss the actions a creditor may take if a debtor fails to pay a debt. Discuss how nonpayment of a debt affects the consumer's credit rating.
Consumer Credit Protection Act --Called the Truth-in-Lending Law protects the consumer from deceptive credit dealings.	Research the Consumer Credit Protection Act and Louisiana consumer credit laws and report on the provisions of these laws to the class.
Credit rates --Vary with changes in the economy.	Compare present credit charges for a car, house, or major household appliance with the credit charges for these items 10, 20, and 30 years ago.
Credit costs --Are not the same at all lending institutions. --Vary with the types of institutions. --Vary among different institutions of the same type. --Are higher for small individual borrowers than for large institutions.	Make a comparison chart of the various agencies that lend money to consumers. Compare the amount each agency is generally willing to lend, the true interest rate, and the dollar cost of credit by completing Activity 20, "Comparing Sources of Credit."
Steps in figuring the dollar cost of credit --Multiply the amount of each payment by the number of payments. --Add the down payment, finance charges, service fee, insurance and other credit expenses. (This is the credit price of the item.) --Subtract the cash price from the credit price and the result is the cost for credit.	Complete Activity 21, "Does Cost of Credit Have You Baffled?" and Activity 22, "Consumer Mathematics: Figuring the Cost of Credit." Bring sample contracts to class and figure the dollar cost of various items. Review the advice in Activity 23, "Before You Sign Your Name." View the filmstrip entitled "Cash or Credit?" and summarize how to locate the most economical credit, how to maintain a good credit rating, and why a good rating is important.

RESOURCES

Activity 17 - "Major Credit Needs Over a Lifetime."

Activity 18 - "Credit Role Play."

Activity 19 - "Basic Application Form."

Activity 20 - "Comparing Sources of Credit."

Activity 21 - "Does Cost of Credit Have You Baffled?"

Activity 22 - "Consumer Mathematics: Figuring the Cost of Credit."

Activity 23 - "Before You Sign Your Name."

Books

Craig, Hazel Thompson. Thresholds to Adult Living. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

Fetterman, Elsie, and Ruth Jordan. Consumer Credit. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

Maedke, Wilmer, and others. Consumer Education. Encino, California: Glencoe Publishing Co., Inc., 1979.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Warmke, Roman E., Eugene D. Wyllie, and Beulah E. Sellers. Consumer Decision Making, Guides to Better Living. 2nd ed. Dallas: South-Western Publishing Company, 1977.

Filmstrips

"Cash or Credit." Coronet Filmstrips, Coronet Instructional Media, 65 E. South Water Street, Chicago, Illinois 60601.

Publications

"Louisiana Credit Law" and "Louisiana Consumer Protection Laws." State Office of Consumer Protection, Post Office Box 44091, Baton Rouge, Louisiana 70804.

UNIT II. ADULTS IN A CONSUMER SOCIETY

Activities

Activity 1

AM I AT THE MERCY OF BIG BUSINESS?

Are you helpless in resisting the pressures of business to get you to buy? Is there anything that you can do to control what is sold and how? Test yourself by deciding whether the following statements are true or false. Answers are on the next page.

T F 1. It is my duty to gather all the facts about an item before I buy.

T F 2. A letter from me to the president of the company will have little influence on a company's or store's product or advertising.

T F 3. There is little that I can do to help my friends and neighbors be better consumers.

T F 4. I should use goods and services as they were made to be used.

T F 5. Laws and private and public agencies are helping to protect my rights as a consumer.

T F 6. A forceful demand is the best way to make complaints about goods or services.

T F 7. I have a right to take advantage of businesses, since they take advantage of my weaknesses.

T F 8. If I buy from a long-time dealer, I will be more likely to buy something that I will be happy with.

HOW TO MAKE YOUR COMPLAINTS, NEEDS AND WANTS KNOWN

Here is a list of things you can do to make your complaints, needs and wants known.

1. Stop buying a product or shopping at a store where you are not satisfied. Urge your friends to do the same.
2. Make your complaints known to (1) store owner, (2) manufacturers, (3) consumer agencies, (4) television, radio, and newspapers carrying the product advertised, and (5) legislators.
3. Let store owners or manufacturers know what new products or services you would like to have.

Reprinted by permission from Illinois Teacher of Home Economics. Urbana, Illinois: Division of Home Economics Education, University of Illinois, Vol. XVII, No. 5, May/June, 1974, pp. 269-270.

ANSWER SHEET

Answers:

1. TRUE. Businesses should give you facts about their goods or services, but it is your job to read or listen to these facts. Product booklets, labels, ads, sales clerks, and friends all provide facts about a product or service. You have a duty to ask for facts. Then you can make the buy that will be best for you.

2. FALSE. A company's success depends on your happiness. A company wants to hear your complaints and ideas for new or better products. The president of a company can get action, and he or she does care. Companies know that your letter may say what is felt by many families who are too lazy to write.

3. FALSE. You have a duty to help your friends and neighbors. Together you can get more done. You can share what you learn about goods and services in talking with friends. Letters to television and radio stations and to newspapers like "Action Column" in the Danville Commercial News will help your friends. You and your friends can even get together and write letters or refuse to buy products that don't meet your needs.

4. TRUE. Some consumers don't use products in the right way, and then complain that the product didn't last. They make problems for those who have honest complaints. Don't expect your product to do more than it was made to do. It is your duty to follow use and care instructions.

5. TRUE. Government agencies, business groups, and private consumer groups can help you with complaints. They can also help you make your needs known. Laws also protect your rights.

6. FALSE. Your new ideas or complaints about a product or service should be made in a clear way. Be polite, and you will more likely be helped. Make complaints in this order until you are helped: (1) sales clerk who sold you the item, (2) manager of the business, (3) manufacturer, and (4) government agency.

7. FALSE. Damage to store items costs you. In some stores damages by consumers to clothing, foods, and toys costs five to ten cents of every dollar you spend. Litter and items moved out of place increase costs, because someone has to be paid to straighten the store. Damage to shopping carts and motel rooms also cost the consumer. Also, the consumer should return products only when there is a good reason.

8. FALSE. A dealer who has been in business a long time will usually, but not always, give you a good buy. You still need to gather facts by comparing brands and places where you can buy an item. Then decide where to buy.

Activity 2

REDRESS SCENARIOS

1. You purchased a new automobile three months ago. The radio no longer works. The car dealer says that he does not have anyone who repairs radios and thus cannot repair it. As a result, you plan to......

2. Last week you took your stereo tape player to a local repair shop for service. Within a week after picking it up from the shop, the same problem with the sound occurs again. As a result, you decide you will...

3. You purchased an electric shaver at a local store. Shortly thereafter you moved to another town. Your shaver needed servicing and you went to a store which carried the same brand. Although your warranty offers free service for the first six months after purchase, the retailer says that this service can only be provided at the place from which the shaver was originally purchased. Your reaction is.....

4. The magazines which you purchased three months ago from a door-to-door salesperson have not arrived, and you are unable to contact the person. Your reaction is....

5. As a result of reading a local newspaper advertisement, you go to a department store to purchase a hair dryer at a very low price. When you arrive, the clerk tells you that the hair dryer is no longer in stock and tries to sell you a more expensive model. The clerk says they do not know when the advertised dryer will again be in stock and refuses to discuss the matter. You have the choice of talking to the store manager, contacting the Better Business Bureau, writing the State Consumer Protection Office, writing Ralph Nader or doing nothing. You decide to....

6. As a result of a newspaper advertisement, you go to the supermarket to purchase a package of bacon which is advertised for 99¢. You anticipate that the package will contain a pound of bacon, since bacon is usually packed by the pound. However, at the store you notice that it is a 12-oz. package. You decide to....

7. Your local hardware store advertises a set of wrenches at 30% off for one day only. You go to the store but are unable to find the wrenches as advertised. Your reaction is....

8. As a result of a newspaper ad, you go to the drugstore to purchase a bottle of shampoo for 99¢. The regular price is $1.27. At home you notice that your register receipt shows that you were charged $1.27 for the shampoo. Your reaction is ....

Source: "Insights into Consumerism." J. C. Penney Consumer Education Services, 1301 Avenue of the Americas, New York, New York 10019, 1976.

Activity 3

EVALUATE A LETTER OF COMPLAINT

Perhaps you've had trouble with something you've bought. Can you write a good letter explaining what you think should be done? Assume that you've written the letter of complaint printed here. After reading the letter, answer the questions on the next page.

____
(Your street address)

____
(Your city, state, and zip code)

____
(Today's date)

Robert Gauntlett
Customer Service Manager
Jeans and Shirts, Incorporated
631 Fifth Avenue
Iowa City, Iowa 52240

Dear Mr. Gauntlett:

On June 17, 19___, I paid $7.95 for a patchwork shirt made by Jeans and Shirts, Incorporated. I bought it at JEAN SCENE, which is located at 2525 W. 39th in __________________________(your city and state). A copy of the sales slip is enclosed. Although I followed the washing instructions on the label, the first time the shirt was washed, it was completely ruined. The colors ran together and most of the seams came apart.

Bill Johnson, the manager of JEAN SCENE, refused to return my money when I brought the shirt back on June 23, 19____. I feel that Jeans and Shirts, Incorporated should refund the purchase price to me.

Sincerely,

____

Reprinted from the Florida State Curriculum Guide.

1. Why should you be sure to include your own address and the date when you write a business letter?

____

2. What are the advantages of finding the name of one of the company's executives and addressing your letter to him or her?

____

3. Where might you be able to get a company's address? ______________

____

4. What does this letter say that the company should do? ____________

____

5. Why would it be a good idea to keep a copy of your letter for yourself?

____

____

6. Would you send your original warranty and sales slip with a letter of complaint?

____

Why or why not? ________________________________

____

____

Reprinted from the Florida State Curriculum Guide.

Activity 4

PRE-TEST ON ABBREVIATIONS FOR FEDERAL AGENCIES

Below is a list of abbreviations commonly used when describing federal agencies related to consumer protection. Next to each abbreviation, write the correct name of the agency.

1. HEW -
2. CAB -
3. FAA -
4. FCC -
5. FPC
6. FRB -
7. FTC
8. ICC -
9. VA -
10. CAC -
11. USDA -
12. FDA -

Answers to pre-test abbreviations are listed below:

1. Health, Education, and Welfare
2. Civil Aeronautics Board
3. Federal Aviation Agency
4. Federal Communications Commission
5. Federal Power Commission
6. Federal Reserve Board
7. Federal Trade Commission
8. Interstate Commerce Commission
9. Veterans Administration
10. Consumer Advisory Council
11. United States Department of Agriculture
12. Food and Drug Administration

Reprinted from Texas Consumer Education Guide, 1977.

Activity 5

SUMMARY CHART: GOVERNMENTAL PROTECTION FOR THE CONSUMER

Agency	What Help Is Given	Location (Address)
Civil Aeronautics Board, CAB		
Consumer Product Safety Commission		
Department of Agriculture		
Department of Commerce		
Department of Health, Education, and Welfare, HEW		
Department of the Interior		
Department of Justice		
Department of Labor		
Department of Transportation		
Federal Communications Commission, FCC		
Federal Deposit Insurance Corporation		
Federal Reserve Board, FRB		

[illegible]rinted from Texas Consumer Education Guide, 1977.

Agency	What Help Is Given	Location (Address)
Federal Power Commission, FPC		
Federal Trade Commission, FTC		
Interstate Commerce Commission, ICC		
Office of Consumer Affairs, OCA		
Treasury Department		
U. S. Postal Service		

Activity 6

UNCLE SAM PROTECTS THE CONSUMER

Several Federal government agencies have consumer protection duties. Match the agencies in Column 1 with their correct purpose in Column 2 to find out how well you know their functions. Check your answer on the next page.

Column 1	Column 2
____ 1. Office of Consumer Affairs Office of the President Washington, D. C.	a. Protects the public from false, dangerous, and obscene items sent by mail.
____ 2. Federal Communications Commission Washington, D. C. 20554	b. Protects purity, quality, and labeling of foods, drugs, and cosmetics, and handles all complaints about these items.
____ 3. Federal Trade Commission U. S. Courthouse and Federal Building 219 S. Dearborn Street Chicago, IL 60604	c. Controls radio and television broadcasts and telephone and telegraph use between states, controls ads on television and radio.
____ 4 United States Postal Service Consumer Advocate Office of the Postmaster General Washington, D. C. 20260	d. Grades quality of food, checks meat and poultry for freshness, protects raw foods from disease.
____ 5. Food and Drug Administration 1222 Post Office Building 433 Van Buren Chicago, IL 60607	e. Handles consumer questions and complaints, directs all Federal activities to protect consumers.
____ 6. U. S. Department of Agriculture The Mall Between 12th & 14th St., S.W. Washington, D. C. 20205	f. Prevents false advertising, packaging and selling, prevents sale of dangerous products between states, checks to see if labels are correct except on foods, drugs, seeds, and alcoholic beverages.

Answer Key

1. e
2. c
3. f
4. a
5. b
6. d

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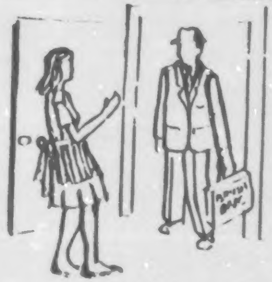
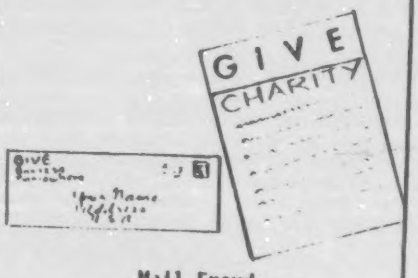
Activity 7

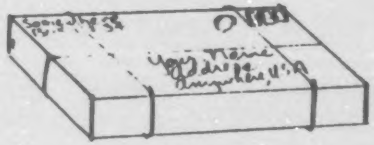
FIGURED FOR FRAUD



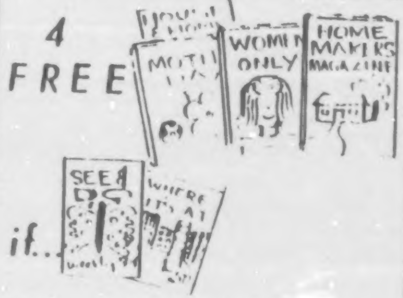
Door-to-door Salesmen
What's his lead? What promises does he make? What's the price? the quality? Check his address. READ BEFORE YOU SIGN!


GIVE
CHARITY

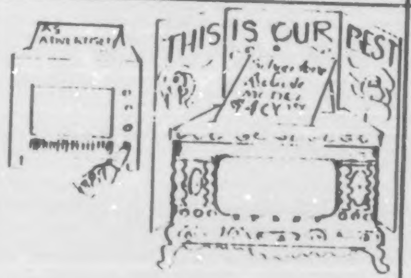
Mail Fraud
Who's it from? What must I do? How much will it cost? How good is it?



Unordered Merchandise
Did someone in your family order it? You don't have to pay for it or return it, if you don't use it.


4
FREE
WOMEN ONLY
HOME MAKERS MAGAZINE
if...

Subscriptions
What's the catch? How much will it cost in all? REMEMBER--FEW THINGS ARE REALLY FREE!


THIS IS OUR BEST

Bait and Switch
Is merchandise really for sale? Does salesman try to show you something higher priced or critize the sale item?

SALE
SALE
NEWS
SALE
SALE

Sale
Is it really a sale? How do prices compare with those in other stores? What about quality?

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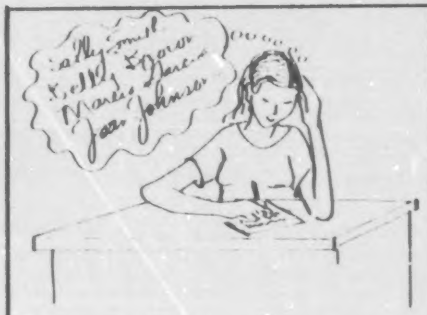
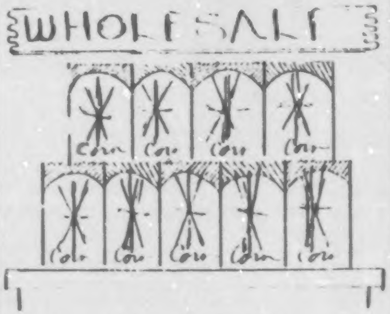
Activity 8

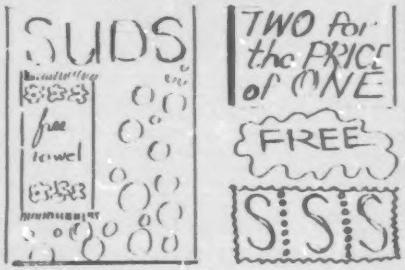
DESTINED TO DECEPTION


Sally Smith
Betty Brown
Mary Jane
Joe Johnson

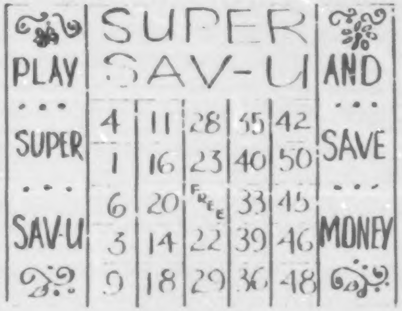
Referral Plans
Are you promised a discount if friends whose names you give buy?


WHOLESALE
Corn

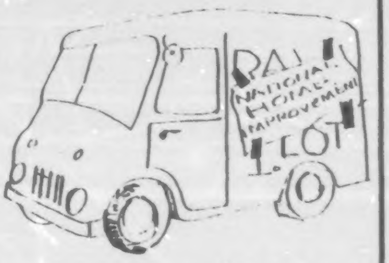
Wholesale Prices
If the seller is a retailer, he can't sell wholesale.


SUDS
free towel
TWO for the PRICE of ONE
FREE
S S S

Free
Remember--few things are really "free."


SUPER SAV-U
PLAY
SUPER
SAV-U
AND
SAVE
MONEY
4 11 28 35 42
1 16 23 40 50
6 20 FREE 33 45
3 14 22 39 46
9 18 29 36 48

Contests
Who were the winners? Do you have to buy something in order to get your prize?


NATIONAL HOME IMPROVEMENT

Home Improvement Racket
Are you promised free stamps, payment for using your home for advertising purposes? Does the repairman use the scare approach? READ BEFORE YOU SIGN!

BEWARE OF THESE

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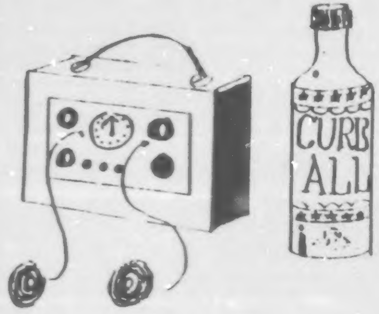
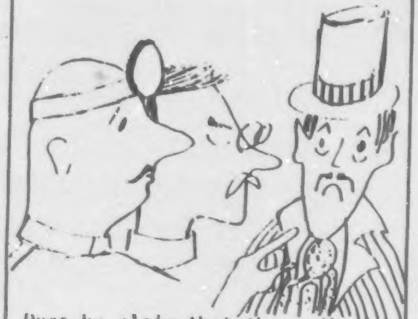
Activity 9

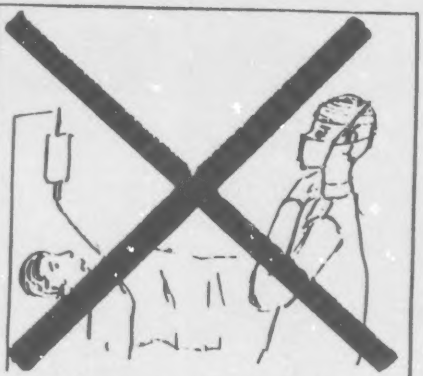
CUES TO QUACKERY



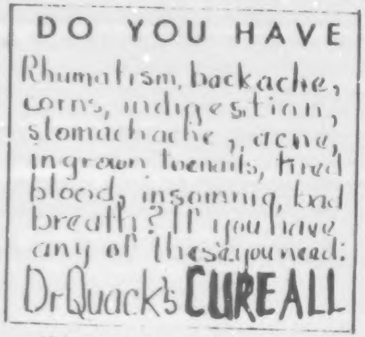
Does he use a special machine or "secret remedy"?



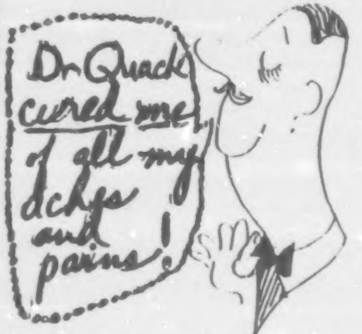
Does he claim that the medical profession is against him?



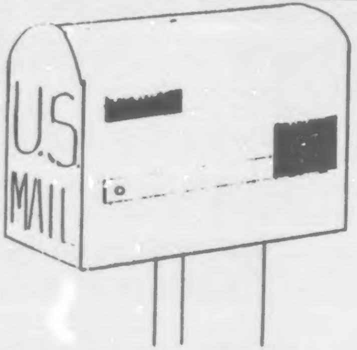
Does he say surgery and X-rays and drugs are bad?


DO YOU HAVE
Rhumatism, backache, corns, indigestion, stomachache, acne, ingrown toenails, tired blood, insomnia, bad breath? If you have any of these you need:
DrQuack's CUREALL

How did you hear about the remedy or the doctor? REAL DOCTORS DO NOT ADVERTISE!


Dr Quack cured me of all my aches and pains!

Does he use testimonials from "cured" patients?



Can you buy the remedy through the mail?

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Activity 10

AMERICANS SPEND MONEY ON THE WORD "FREE"

SETTING: Store counter.

HIGH SCHOOL GIRL: (Runs in breathlessly.) Is this where I pick up my free cologne?

SALES CLERK: Yes, you get this exquisite cologne imported directly from Paris.

GIRL: Gosh! That's an awfully small bottle.

CLERK: You know the old saying: The best things come in small packages.

GIRL: What does it smell like? Sexy, I hope!

CLERK: (Opens bottle and waves it in front of the girl's nose.) Heavenly, absolutely heavenly.

GIRL: Oh! I can hardly wait to put some on.

CLERK: (Businesslike) Now! What color makeup mirror would you prefer?

GIRL: (Surprised) Makeup mirror? What do you mean?

CLERK: The cologne is free with this lovely mirror which we are offering--today only--at an amazingly low price of $34.95.

GIRL: $34.95? You've got to be kidding! I thought the cologne was free!

CLERK: It is free when you buy this lovely makeup mirror. It's a real bargain at $34.95! We have just a few left.

GIRL: Well, I don't know....

CLERK: A lovely young lady like you can't afford to be without this mirror that ordinarily sells for $49.95.

GIRL: Really?

CLERK: That's a saving of $15 on the mirror. And the cologne sells at $20 an ounce. Now just sit down and let me show you the colors which we carry.

Developed by students of Mrs. Albie Rasmussen, Department of Family Economics, Kansas State University, Manhattan, Kansas.

GIRL: Well...I don't know...I really do like it though. (Sits down. Starts looking at mirror.)

CLERK: Look! I'm not really a sales clerk at all. I'm one of the students in Family Economics. We want to demonstrate one of the many examples of advertising which tricks the consumer into thinking he's getting something for nothing.

GIRL: (Angry--jumps up.) There ought to be a law against it!

CLERK: We do have the recently enacted Buyers Protection Act to protect consumers against frauds, but consumers have to help themselves by not believing deceptive advertising such as this which sounds as if you are getting something for nothing.

GIRL: (Hanging her head.) I feel so foolish.

CLERK: You aren't the first consumer to bite on a "come-on" scheme like this. Americans spend millions of dollars on the word "free." (points to posters)

GIRL: What a gyp! I came clear up here and what did I get -- nothing!

CLERK: You got something better than a tiny bottle of cologne! You got a tip on how to be a better consumer. (hands girl a card) We hope the scented Family Econocard will remind you that a consumer must expect to pay a fair price for merchandise.

GIRL: (reading on back of card) This is a real groovy motto. (reads back of card) The best protection against deception and fraud is an alert consumer.

CLERK: (to crowd) Thank you for coming to visit the Family Economics Department, and remember (points to sign and reads) Americans spend millions of dollars on the word "free."

Activity 11

THE HIGH-PRESSURE SALESMAN

SALLY JONES: A typical high school graduate.

MR. JOE BLOWHARD: A high-pressure salesman.

MR. BLOWHARD: Hello, sucker, or-er, I mean Miss Jones. Congratulations. I heard you're graduating from high school soon. I'm Joe Blowhard of the Fly-by-Night Pot and Pan Company. I'm sure you've heard of our reputable, honorable company, haven't you? Oh, of course you have.

SALLY: Well...er...yes....(Joe interrupts.)

MR. BLOWHARD: Wonderful! Our company has a special bargain for graduating seniors. You ask why we offer you such a good deal? Well, we feel that you graduates deserve a little something extra.

SALLY: That's nice--what are you?....(interrupted)

MR. BLOWHARD: Well, we're offering some beautiful cookware at a very low cost. I'm sure you'll want to plan to purchase some of these for that hope chest that I'm sure a pretty girl like you has already started.

SALLY: But I don't have a hope chest--

MR. BLOWHARD: I was just coming to that. For a limited time only we are offering a free hope chest with the purchase of our cookware. You may ask--How can we afford to do this? Well, we feel high school seniors deserve a reward for their great accomplishment.

SALLY: Oh, that's grand--what do I have to.......

MR. BLOWHARD: We're offering style 6, 11, and 14 at a low $39.95 and style 14 is our saucepan set for only $3.98 down. Monthly payments are easy--just $2.50 a month--less than 10 cents a day.

SALLY: When will I get my new hope chest?

MR. BLOWHARD: It will be delivered in the first shipment. Due to our great response, it will probably be a month or so before delivery, but I'm sure your wait will be worth your while. Now, if you'll just sign here. (Sally signs.) Thank you very much and I'm sure you'll be pleased.

Developed by students of Mrs. Albie Rasmussen, Department of Family Economics, Kansas State University, Manhattan, Kansas.

MR. BLOWHARD: (smiling, smirk) Goodby, Miss Jones.

SALLY: Goodbye, Mr. Blowhard, and thank you again.

(Sally is smiling and happy. Then suddenly she stops to think.)

SALLY: How much does the whole set cost?
How can I get in touch with him? I didn't check his I.D.
Do I actually need this cookware?
Can I afford it now?
Can I stop the payments?
I wonder what the hope chest is like?

Activity 12

FASTEN YOUR SEAT BELTS BUT HANG ONTO YOUR MONEY

(Relax, enjoy yourself, ad lib.)

SALESMAN: Good morning lovely lady! I'm Mr. Blowhard from the Fly-by-Night Airline School.

SALLY: But I've already planned on going to another airline school.

SALESMAN: I'm glad to hear of your interest in airline training. Now, our school will assure free placement service in a major airline. All of our graduates have been placed "somewhere." (Gets out a contract and pen and places it in front of Sally.)

SALLY: I am going to attend the school sponsored by the airline which hires me.

SALESMAN: Of course, but a background in our school will give you poise, sophistication, and charm so essential to gracious living.

SALLY: Uh huh? And what's this going to cost?

SALESMAN: First let me explain that our instructors have been selected from top echelon executives.

SALLY: What's it going to cost?

SALESMAN: Only $350 for 8 weeks!

SALLY: How about living costs?

SALESMAN: The school maintains facilities at the Hilton Plaza at a slight nominal cost to the students.

SALLY: But my Aunt Sally, who flies for the airline which sponsors the school I plan to attend, says the airline trains their own employees.

SALESMAN: (Chidingly) Now, you don't look like the kind of a girl who plods along in her old maid aunt's footsteps.

SALLY: But my airline will pay me a salary while I'm being trained.

SALESMAN: Think how much more you could get if you were trained by Fly-by-Night's top executives!

Developed by students of Mrs. Albie Rasmussen, Department of Family Economics, Kansas State University, Manhattan, Kansas.

SALLY: How much more! That's just it!! You can't really promise me anything.

SALESMAN: Our school guarantees to place all their *qualified* graduates.

SALLY: (In a huff) Well, I probably wouldn't *qualify*! And by the way my Aunt Sally is not an old maid. She's really cool! She's wised me up on Fly-by-Night Airline School. (Walks off indignantly)

SALESMAN: (Stands alone) That Sally's one girl who is *too* smart to fall for my line. Most girls fall for these way-out promises. They end up spending good money without checking into the false promises. They sign a contract without reading, and they're sorry later. They haven't been warned to "Fasten the seat belt but hang onto your money!"

Activity 13

FRAUDULENT AND DECEPTIVE PRACTICES

- WHOLESALE PRICES
- SALES
- CONTESTS
- FALSE CLAIMS
- MISLABELING
- PACKAGING DECEPTIONS
- REFERRAL RACKET
- OVERPRICING
- SCARE TACTICS
- CHARITY RACKETS
- SOMETHING FOR NOTHING
- MISLEADING ADVERTISING
- HIGH-PRESSURE SALESMAN
- BAIT-AND-SWITCH TECHNIQUE
- UNORDERED MERCHANDISE
- EASY CREDIT AT HIGH INTEREST
- OVERCHARGING FOR PARTS AND REPAIR
- USE OF INTERIOR PARTS
- CHARGING FOR PARTS NOT INSTALLED
- FABRICATING THE NEED FOR REPAIRS

WHERE PRACTICES MAY BE FOUND

- MAIL ORDERS AND SOLICITATIONS
- TELEPHONE SOLICITATIONS
- HEALTH AND COSMETICS SALES
- HOME IMPROVEMENT SCHEMES
- MAGAZINE SUBSCRIPTIONS
- BUSINESS OPPORTUNITY SCHEMES
- DOOR-TO-DOOR SALES
- AUTOMOBILE SALES
- INSURANCE SALES
- SERVICES
- FOOD SALES
- DEBT CONSOLIDATION

NOTE TO TEACHER: MANY OF THE PRACTICES LISTED, SUCH AS WHOLESALE PRICES AND SALES, ARE NOT FRAUDULENT OR DECEPTIVE EXCEPT IN CERTAIN SITUATIONS. BE SURE TO HAVE STUDENTS DISTINGUISH, FOR EXAMPLE, BETWEEN LEGITIMATE SALES AND THOSE RELYING ON DECEPTION OR FRAUD.

Reprinted from the Texas *Consumer Education Guide*. 1977.

Activity 14

(Transparency)

THE ADVERTISING CODE OF AMERICAN BUSINESS

1. TRUTH - Advertising shall tell the truth, and shall reveal significant facts, the concealment of which would mislead the public.
2. RESPONSIBILITY - Advertising agencies and advertisers shall be willing to provide substantiation of claims made.
3. TASTE AND DECENCY - Advertising shall be free of statements, illustrations or implications which are offensive to good taste or public decency.
4. DISPARAGEMENT - Advertising shall offer merchandise or service on its merits, and refrain from attacking competitors unfairly or disparaging their products, services or methods of doing business.
5. BAIT ADVERTISING - Advertising shall offer only merchandise or services which are readily available for purchase at the advertised price.
6. GUARANTEES AND WARRANTIES - Advertising of guarantees and warranties shall be explicit. Advertising of any guarantee or warranty shall clearly and conspicuously disclose its nature and extent, the manner in which the guarantor or warrantor will perform and the identity of the guarantor or warrantor.
7. PRICE CLAIMS - Advertising shall avoid price or savings claims which are false or misleading, or which do not offer provable bargains or savings.
8. UNPROVABLE CLAIMS - Advertising shall avoid the use of exaggerated or unprovable claims.
9. TESTIMONIALS - Advertising containing testimonials shall be limited to those of competent witnesses who are reflecting a real and honest choice.

Developed by:
Advertising Federation of America
Advertising Association of the West
Association of Better Business
Bureaus, Inc.

Consumer Education--A Course of Study. West Virginia Retailers Assoc. Charleston, West Virginia, p. 9.

Activity 15

SHOPPING FACILITIES CHECKLIST

Check type of shopping facility visited:

Department store _____
Variety store _____
Door-to-door selling _____
Vending machines _____
Speciality store _____
Discount store _____
Mail-order _____
Cooperative _____

In the blanks at the left, check services offered by the shopping facility you visited. In the space at the right, jot down any important information that would help you report on the services of this facility.

_____ 1. Wide selection of merchandise
_____ 2. Different price levels
_____ 3. Return privileges
_____ 4. Approval privileges
_____ 5. Alterations
_____ 6. Convenient shopping hours
_____ 7. Night shopping
_____ 8. Physical plant -- attractive and well-kept
_____ 9. Desirable location
_____ 10. Adequate, free parking facilities
_____ 11. Self-service
_____ 12. Well-trained sales people
_____ 13. Sales staff adequate to handle customer load
_____ 14. Evidence of customers receiving personal service
_____ 15. Personal shopping
_____ 16. Decorator or other consulting services
_____ 17. Merchandise attractively displayed
_____ 18. Prices on merchandise clearly marked
_____ 19. Free delivery
_____ 20. Mailing facilities
_____ 21. Adequate opportunity to inspect merchandise
_____ 22. Customer credit (find out types if offered)
_____ 23. Insurance on credit contracts or merchandise
_____ 24. Check cashing privileges
_____ 25. Profit-sharing with customers
_____ 26. Installation service (where applicable)
_____ 27. Repair service (where applicable)
_____ 28. Other customer services offered -- list below

____
____
____

Cost of three items class chose to compare:
Item 1 ________________ Item 2 ________________ Item 3 ________________

Reprinted from Texas Consumer Education Guide, 1977.

Activity 16

COMPARISON SHOPPING CHART

			STORES COMPARED								
PRODUCTS	Size of Container	Location of Item (where on shelf high, low, center; where in store; etc.)	H & B Grocery								Rating of cost, highest to lowest
e.g. Mr. Atlas Toothpaste	3 oz.	center shelf	49¢								
e.g. Store's Own Brand or Chain Brand	3 oz.	top shelf	43¢								

Reprinted from Texas Consumer Education Guide. 1977.

Activity 17

MAJOR CREDIT NEEDS OVER A LIFETIME

Fill in this chart indicating why you might need credit for an amount over $100.00. If you do not think you will over $100.00 of credit at a particular age, leave that line blank.

Age	Reason Credit Might be Needed	Estimated Account of Credit Needed
18-20		
20-25		
25-30		
30-35		
35-40		
40-50		
50-65		
over 65		

Activity 18

CREDIT ROLE PLAY

CHARACTERS

SALLY THOMPSON is a young girl who has just graduated from high school. She is working as a clerk-typist earning $67.50 a week and has just recently become engaged. She is basically a sensible girl, who uses money wisely, and carefully considers a purchase before making it.

JIM WILSON is a young college student earning money to go to school by selling cookware door-to-door. He is personable, hardworking, and a successful salesman because of his sincere persuasiveness, and because he believes in his product.

SITUATION

Jim has learned of Sally's recent engagement from the newspaper announcement and has come to Sally's home to try to sell her a set of cookware for her hope chest. Sally has agreed to let Jim make a presentation of the cookware.

CONSIDERATIONS

1. The cookware sets vary in price from $150 to $325 depending on how large a set is ordered.
2. The cookware can be bought on "easy credit terms."
3. Sally has not yet earned enough to save a significant amount of money and if she is to buy the cookware, she would have to buy it on credit.
4. If Sally buys immediately on this first call by Jim, she can get a "free" electric fry pan to match the cookware.
5. The pans may not be bought individually. They are sold only in sets.

ALTERNATIVES.

1. Sally buys the cookware.
2. Sally resists buying the cookware.

VARIATION

Select other items that are commonly sold by door-to-door salesmen and that vary widely in price.

Reprinted from Teacher's Resource Unit on Consumer Education. Homemaking Research Laboratories.

Activity 19

BASIC APPLICATION FORM

NAME: Last	First	Middle	Social Security No.
PRESENT ADDRESS:			Home Phone:
City:	State:	Zip Code:	Years at this Address:
/ / Own	/ / Rent	/ / Apartment	/ / Other:
PREVIOUS ADDRESS:			
City:	State:	Zip Code:	
Name and Address of Nearest Relative:			Phone:

Present Employer:

Nature of Work:

Address: Phone:

City: State Zip Code:

Number of years employed: Monthly salary:

Name and Address of Previous Employer:

Credit References:

1. Firm Name:
   Address:
2. Firm Name:
   Address:
3. Firm Name:
   Address:

Bank Name: Account Number:
Address: Type of Account: / / Checking / / Savings / / Loans

Name of Spouse:

Name of Employer and Address:

Applicant's Signature:____________________ Date:______________

Activity 20

COMPARING SOURCES OF CREDIT

SOURCE OF CREDIT	NUMBER OF PAYMENTS	AMOUNT OF EACH PAYMENT	DOLLAR COST OF CREDIT	TRUE ANNUAL INTEREST RATE	EVALUATION OF CREDIT TERMS

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Activity 21

DOES COST OF CREDIT

HAVE YOU BAFFLED?

TAKE TIME TO FIGURE IT:

1. Multiply the amount of each payment by the number of payments you will make.

2. Add the down payment to your answer.

3. Subtract the cash price, including the sales tax. The answer is what you pay for credit.

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Activity 22

CONSUMER MATHEMATICS: FIGURING THE COST OF CREDIT

The tables below show the installment loan repayment schedule for amounts of $1,000 to $4,000 for 1 to 3 years. Use these repayment schedules to calculate answers regarding loan obligations and the cost of credit.

An easy method to quickly determine the cost of credit is to multiply the monthly payment by the number of months of the loan to determine the total to be repaid. Then, from this total repaid, subtract the principal borrowed. The difference is the cost of credit. For example, if you borrowed $1,000 for 24 months at an annual percentage rate of 10.2%, your payments would be $46.25 a month: $46.25 x 24 = $1,110.00 - 1,000 = $110. In this example it cost $110 to borrow $1,000 for 24 months.

12-Month Loan		24-Month Loan		36-Month Loan	
Annual Percentage Rate 10.2%		Annual Percentage Rate 10.2%		Annual Percentage Rate 10.2%	
Amount Financed	Monthly Payment	Amount Financed	Monthly Payment	Amount Financed	Monthly Payment
$1,000	$ 87.91	$1,000	$ 46.25	$1,000	$ 32.36
2,000	175.83	2,000	92.50	2,000	64.72
3,000	263.75	3,000	138.75	3,000	97.08
4,000	351.66	4,000	185.00	4,000	129.44

A. Study the tables above and then calculate the loan obligations below. A consumer should know these answers before deciding to make an installment purchase.

1. What would be the monthly payment on a loan of $2,000 for 1 year? ...... $________
2. What would be the monthly payment on a loan of $2,000 for 2 years? ..... $________
3. What would be the monthly payment on a loan of $2,000 for 3 years? ..... $________
4. How much interest would you pay on a $2,000 loan for 1 year? .... $________
5. How much interest would you pay on a $2,000 loan for 2 years? .... $________
6. How much interest would you pay on a $2,000 loan for 3 years? .... $________
7. Which of the above loans appears to cost the least? .... ________

B. It is estimated that a person can carry installment payment of 17 to 20% of take-home income. To carry more than this amount is financially dangerous. Assume that you take home $500 a month. You're already paying $20 a month for TV and $75 a month for a car. You are interested in a stereo that could be financed at $20 a month. Before making a decision, answer the following questions:

8. What is the monthly limit on installment payments considering my monthly take-home pay? .... $________
9. How much would I have in monthly installment payments if I buy the stereo? .... $________
10. Would you purchase the stereo on credit? .... Yes___ No___
11. What alternative could you use to get the stereo ________________________

Reprinted from Consumer Decision-Making Student Supplement Book.

BEST COPY AVAILABLE

Activity 23

BEFORE YOU SIGN YOUR NAME

You may not think signing your name means much, but actually it can mean the difference between a secure future and one troubled with financial difficulties. Before signing a credit contract:

DO:

1. Know how you will make the payments. Be sure you can afford the additional debt.
2. Understand all provisions of the contract. A credit contract will include costs such as insurance and interest in addition to the actual amount borrowed. Remember that the contract will allow the merchant to repossess the goods if you cannot finish paying for them and you will still owe the money.

DON'T:

1. Never sign any contract containing blank spaces that a salesman offers to "hold" for you until you make up your mind about various details.
2. Never sign any contract you haven't read completely and fully understood.
3. Don't sign a contract on the basis of verbal promises. Be sure anything the salesman promises you is in writing if you want to be sure the promise will be kept.
4. Don't let any salesman "switch" contracts on you. Check all carbons or copies to be sure they are the same.
5. Don't sign a contract containing any provisions you aren't sure you can fulfill. To do so is asking to have the goods repossessed.

Reprinted from Teacher's Resource Unit on Consumer Education. Homemaking Research Laboratories.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

Suggested Time: 4-5 weeks

Overview

UNIT III. FINANCIAL RESOURCE MANAGEMENT

RATIONALE

Young adults who will be leaving home and living independently or in newly created family units need to develop a realistic idea of the financial responsibilities that result from this change in status. Acquiring the knowledge and skills to manage financial resources is essential for their future financial security and economic well-being. This unit includes learning activities to help students assume the responsibilities of financial resource management successfully.

OVERALL OBJECTIVES

The student will be able to:

Explain how values, goals, needs, wants, and available resources relate to successful financial management.

Solve problems in financial management by using the decision making process.

Understand the importance of developing a spending plan in order to meet needs and achieve financial goals.

Plan the use of financial resources to meet individual needs for housing, food, clothing, and transportation.

Maintain accurate financial records required for checking accounts, savings accounts, and payment of taxes.

Recognize the role of insurance, retirement plans, and investments in planning for financial security.

Topical Outline

UNIT III. FINANCIAL RESOURCE MANAGEMENT

Topic: Decision Making

Topic: Demands on a Family's Financial Resources

Topic: Budgeting Resources

Topic: Using Financial Resources

Subtopics: Managing Housing Money
Managing Clothing Money
Managing the Food Money
Managing Transportation Money

Topic: Banking Services

Subtopics: Depository Financial Institutions
Personal Checking Accounts
Savings Accounts

Topic: Taxes

Topic: Planning for the Future

Subtopics: Insurance
Retirement Plans and Social Security
Investments

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Decision Making

OBJECTIVES: Explain how values, goals, needs, wants, and available resources are related to successful financial management.

Solve problems in financial management by using the decision-making process.

Content	Student Activities
Lifestyle --The manner in which a person lives --Determined by personal values, goals, needs, wants, and available resources	Define lifestyle. Describe the lifestyle you would like to have in five or ten years. Examine the influence of your personal values, goals, needs, wants, and use of your resources on your future lifestyle.
Values --Those ideas, beliefs, and feelings that are important to an individual and influence behavior	Make a list of things that are of value to you. Discuss why one thing may be of value to one person and not of value to another person.
Sources of values --Family beliefs --Culture --Interaction with friends --Customs and practices in the community --Experiences with institutions and social organizations	Identify persons, beliefs, customs, and institutions that have influenced your value system.
Types of values --Social --Political --Religious --Economic --Aesthetic	Identify different types of values.
Goals --Are targets toward which individuals and families work or direct their efforts.	Define goals and explain their importance in making decisions.
Types of goals --Short-term --Intermediate --Long-term	Identify a personal goal in each of the following categories: 1. Short-term goal. 2. Intermediate goal. 3. Long-term goal.

	Select one goal and write a paragraph explaining how you plan to obtain that goal.
Needs —Those things that are essential to the individual's well-being. —Maslow's "hierarchy of needs" .Physical needs .Safety needs .Love needs .Esteem needs .Self-actualization needs	Explain the difference between needs and wants. Discuss Maslow's "hierarchy of needs" and tell how needs influence the setting of priorities for making consumer choices.
Wants —Those things a person believes would be "nice to have."	
Resources —Things at one's disposal to help one meet daily needs and achieve goals.	Identify personal resources that will enable you to achieve one of your long-term goals.
Kinds of resources —Personal resources .Money .Time .Health and energy .Knowledge and skills .Material possessions —Natural or environmental resources	Describe current economic conditions, such as rate of unemployment, inflation, cost of housing, interest rates, shortages, balance of trade, etc. Discuss the impact of these conditions on the availability of resources needed to establish and maintain the lifestyle you desire.
Steps in decision making —Identify the problem. —Collect information about the problem. —Consider all possible alternatives and weigh the advantages and disadvantages of each alternative. —Put choice into action and accept the responsibilities of the decision.	Identify a current consumer problem and follow the steps in decision making to reach a solution. Dramatize the financial impact on a family of the surprise purchase of a new car based on "wants." Contrast with dramatization of a family using the decision making process to provide transporation to meet their needs.
Financial resource management —Making sound financial decisions that enable a person to use his personal and environmental resources to achieve the lifestyle he prefers.	From your observations describe three different lifestyles in your area. Give reasons why you think the families chose different lifestyles. Do you think the lifestyles in all three cases were by choice? If not, explain why not.

(Note: Use fictitious names. Do not identify families.)

RESOURCES

Books

Barclay, Marion S., and others. Teen Guide to Homemaking. 4th ed. New York: Webster Division, McGraw-Hill Book Company, 1977.

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. 2nd ed. New York: Gregg Division, McGraw-Hill Book Company, 1987.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Trooboff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press, 1976.

Filmstrip

"Decision Making for Consumers." J. C. Penney Co., Inc., Educational Relations, 1301 Ave. of the Americas, New York, New York 10019.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Demands on a Family's Financial Resources

OBJECTIVES: Recognize the demands on a family's financial resources.

Identify the average percentage of the family's income spent on housing, food, clothing, transportation, medical care, recreation, education, gifts, insurance, and personal care.

Understand that each family should plan its budget according to its particular needs and goals.

Content	Student Activities
Demands on a family's income --A family's income has many demands placed upon it. --The distribution of the income of "average" families in different income brackets is useful for making comparisons in establishing guidelines to meet the demands on income.	Brainstorm and create a list of items on which families spend money. Check available resources in the school library for information on family budgeting and the distribution of income for families in different income brackets. (U.S. Department of Labor Statistics.)
Distribution of income --Income may be distributed by percentages spent in different categories: .Housing and household operations. .Transportation .Food .Clothing .Medical care .Recreation and travel .Education .Insurance .Gifts .Personal care	View the transparency from Activity 1, "Where the Dollar Goes." Discuss the percentage of income a family can expect to spend in each area and identify items included in each category. Answer the following questions: If a family has a monthly income of $1,000 after taxes, how many dollars would be spent each month in each area? How much in each area in a year?
Factors influencing distribution of income --Values and goals --Needs and wants --Stage in family life cycle --Composition of family unit --Geographical location --Buying habits --Health of family members, etc.	Identify factors that influence the distribution of a family's income. View filmstrip entitled "Winning the Money Game" and use activity sheets provided with filmstrip.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Budgeting Resources

OBJECTIVES: Understand the importance of developing a spending plan in order to meet needs and achieve financial goals.

Develop a spending plan based on realistic goals, estimated income, and anticipated expenses.

Content	Student Activities
Budget or spending plan --Is a clearly developed plan to show how income will be spent. --Allows individuals or families to receive the greatest satisfaction from spending within their income.	List the advantages of having a budget. Keep a record of your income and expenses for two weeks and then summarize the results on an unsigned sheet of paper. Have a committee make a chart to show how class members spend money.
Objectives of budgeting --To enable individual or family to sort out priorities and establish goals. --To apportion income to meet needs and to achieve goals. --To eliminate or reduce conflict over money management.	Discuss the value of a spending plan for teenagers. Develop a personal spending plan and evaluate the plan in two weeks.
Steps in financial planning --Establishing goals .Long-term .Intermediate .Short-term --Estimating income .Salaries and commissions .Interest and dividends .Pensions, social security, etc. --Estimating expenses .Fixed expenses .Flexible or variable living expenses .Savings --Outlining a spending plan (budget)	Make a personal spending plan that you could use after you finish high school. Describe your status in each of three categories and develop a plan based on the situation created by your three choices: 1. Major activity (full or part-time job, student, homemaker) 2. Living arrangement (at home with parents, alone in apartment, sharing an apartment, dormitory room, renting a house, buying a mobile home) 3. Transportation (own car, walk, carpool, bus, bicycle)

Making a spending plan work

- —Keep track of how money is spent by recording expenditures.
- —Keep financial records together.
- —Pay bills regularly and on time to protect your credit rating.
- —Stick with the spending plan and develop good buying habits.
- —Review spending plan regularly and adjust plan as necessary to achieve goals.

Divide into small groups and organize a family unit.

Formulate a spending plan for your family by completing Activity 2, "What Are Your Expenses?" and Activity 3, "Budget."

Discuss impulse buying, especially impulse buying on credit as a major obstacle to good money management.

Share examples of impulse buying habits. Identify situations or particular items that result in impulse buying.

Discuss the relationship of good money management to satisfying family living.

RESOURCES

Activity 2 - "What Are Our Expenses?"

Activity 3 - "Budget."

Books

Jelley, Herbert M., and Robert O. Herrman. The American Consumer: Issues and Decisions. New York: Gregg Division/McGraw-Hill Book Company, 1978.

Kimbrell, Grady, and Susan T. Kern. The Savvy Consumer. Bloomington, Illinois: McKnight Publishing Company, 1984.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Trooboff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press, 1976.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Using Financial Resources

SUBTOPIC: Managing Housing Money

OBJECTIVES: Determine the percent of income to be spent on housing.

Describe housing alternatives in your community.

Identify appropriate housing to meet needs within the limits of the spending plan.

List important items to look for in a lease.

List minimal needs for furnishings and equipment for a first household and estimate the cost.

Describe ways to cut costs by refurbishing interiors and furnishings.

Content	Student Activities
Cost of housing —Is usually the largest expense item in the budget. —Includes rent or mortgage payment, utilities, insurance, decorating, maintenance, and repairs. —May include special assessments, such as school taxes, trash pickup fees, and water and sewer taxes.	Listen to a real estate agent in your community present information on housing costs, including mortgages, interest rates, points, utilities, special assessments, insurance, etc. Itemize costs of housing in addition to the rent or mortgage payment.
Guidelines for spending on housing —Amount spent depends on what a family wants in living facilities and how this relates to other goals, current earnings, and non-housing expenses. —Percentages suggested vary, but one common guideline is to spend no more than one-fourth to one-third of the family's income on housing. The percentage varies with economic conditions, availability of housing, special needs, etc.	Identify factors that influence how much a family can afford to spend for housing.

Housing alternatives --Apartments --Condominiums --Cooperatives --Duplexes --Townhouses --Mobile homes --Single-unit homes .Development houses .Prefabricated houses .Custom built houses	View the filmstrip entitled "Housing Alternatives" and discuss advantages and disadvantages of the alternatives. Complete Activity 4, "Types of Housing Available." Examine local newspapers to identify housing alternatives in your community. Take a field trip to compare housing alternatives in your community. Identify housing suitable for "first homes" for young people in your community. Estimate the total housing costs, including utilities, upkeep, taxes, basic decorating, and insurance.
Signing a lease --A lease is a legally binding agreement between you and the landlord. --Before signing, be sure you understand the terms. .What does rent include? .Who is responsible for repairs and maintenance? .Is a security deposit required? .Is there a late payment fee? .How can the lease be terminated? .Can you sublet? .When can the landlord enter? .What are the rules about pets, decorating, etc.? .Is landlord responsible for damage to personal property?	Obtain copies of several leases and read them carefully to determine the terms of the leases Discuss problems that might arise between a landlord and tenant. Make a list of questions to ask the landlord and a list of questions the landlord might ask you. Role play interviews with landlords.
Acquiring furnishings and equipment --Plan a program of purchases. --Consider multi-purpose furniture, used furniture, unfinished furniture, refurbishing old furniture, etc. --Consider buying fewer pieces of better quality and good design.	Itemize basic furniture and equipment or appliances you will need for the housing alternative you selected. Estimate the cost and discuss how you could furnish a home on a minimum budget.

Use mail order catalogs and newspaper advertisements for price estimates or attend a garage sale or estate sale.

Divide into small groups and list ideas for refurbishing interiors and furnishings to cut housing costs.

RESOURCES

Activity 4 - "Types of Housing Available."

Books

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. 2nd ed. New York: Greg Division/McGraw-Hill Book Company, 1978.

Kimbrell, Grady, and Susan T. Kern. The Savvy Consumer. Bloomington, Illinois: McKnight Publishing Company, 1984.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Trooboff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press, 1976.

Filmstrip

"Housing Alternatives." Glencoe Publishing Co., Inc., 17337 Ventura Boulevard, Encino, California 91316.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Using Financial Resources

SUBTOPIC: Managing Clothing Money

OBJECTIVES: Determine the percent of income to be spent on clothing.

Develop a total clothing plan to get the most in value and satisfaction from the money spent for clothing.

Content	Student Activities
Major influences on clothing decisions --Physical --Psychological and social --Economic --Technological --Political and religious --Cultural and ethnic	Identify the many functions served by clothing and the major influences on clothing decisions.
Characteristics of a planned wardrobe --Clothing is appropriate for individual's activities or lifestyle. --Each piece is selected in relation to other items in wardrobe. --Choices are built around two or three colors. --Clothes are interchangeable. --Fabrics are appropriate for any season. --Accessories go with a variety of clothes.	Describe a well-planned wardrobe. Examine your wardrobe to determine if these criteria have been met.
Steps in wardrobe planning --Evaluate your present wardrobe .Clothes you wear .Clothes in need of repair .Clothes you no longer wear --Identify clothing needed to complete your wardrobe. --Plan purchases to take advantage of sales and bargains to get the best value for money spent.	Listen to a presentation on "Steps in Wardrobe Planning" by a student in a clothing and textiles semester course. Look ahead for a year or two to a new job or role that will require you to have special clothing. Make a list of the clothes you have that are suitable and list the wardrobe items that you will need for your first season on the job or in school. Use a mail-order catalog or visit local

	stores to obtain estimates of the prices of items you will need to buy.
Budgeting income for clothing —The average American family spends under 10 percent of its income on clothing and personal care.	Compare the total cost of the new items to the amount in your spending plan for clothing and make appropriate adjustments.
Shopping considerations —Comparison shopping —Type of store and services offered —Merchant's reputation and return policies —Method of payment .Cash .Credit .Layaway —Sales .Clearance .Annual .Anniversary .Special purchase —Labels for consumer protection .Fiber content .Care requirements	Brainstorm to develop a list of things to consider when shopping for clothing. Discuss when and where to buy to get more for your clothing dollar. Compare a cotton shirt, rayon shirt, and a polyester/cotton blend shirt after laundering. Discuss characteristic of fibers and identify potential problems related to shrinkage, ease of care, durability, etc. Explain how laundering and dry cleaning influence total clothing cost.
Cost per wearing —For a new perspective on clothing costs, consider the cost per wearing. —Compute by dividing the original cost by the number of times the garment will be worn.	Compute the cost per wearing for an evening dress or suit and for a pair of designer jeans. Compare the cost per wearing for these items. Examine the merit of paying a high price for quality in a garment to be worn only once or twice.

RESOURCES

Books

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. New York: Gregg Division/McGraw-Hill Book Company, 1978.

Kimbrell, Grady, and Susan T. Kern. The Savvy Consumer. Bloomington, Illinois: McKnight Publishing Company, 1984.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Trooboff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press, 1976.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Using Financial Resources

SUBTOPIC: Managing the Food Money

OBJECTIVES: Determine the percentage of the average family's income spent for food.

Identify basic foods needed for good nutritional health.

Recognize the advantages of planning food buying.

List tips for getting the most value for the food dollar.

Contents	Student Activities
Percent of average family's income for food --In the United States, about 25-30 percent of the average family's income is spend on food. --Low income families may spend 30-50 percent of their total income for food.	Check available resources to determine the percent of the average family's income that is spent on food. Estimate the amount your family spends on food per month.
The Basic Four Food Groups	Review the Basic Four Food Groups and evaluate your diet to see if you are eating the right kind and amount of food.
Advantages of planning meals and snacks --Helps assure nutritional adequacy. --Saves by buying food on sale or in season. --Reduces number of trips to store. --Makes best use of leftovers and items on hand and reduces waste. --Facilitates preparing ahead and reduces preparation time. --Controls food costs and reduces impulse buying.	Discuss the advantages of planning meals and snacks and of shopping with a list of needed items. Volunteer to plan the meals, make the grocery list, and do the food buying for your family for several weeks and determine ways to stretch your family's food dollar.
Tips for getting value with the food dollar --Compare unit prices. --Buy store or generic brands. --Don't shop when you're hungry.	Brainstorm and list tips for getting the most value for the food dollar.

—Know a "special" and recognize "loss leaders." —Buy foods in season. —Avoid impulse buying. —Watch for errors in weighing and at the cash register. —Choose grade suited to cooking method. —Buy food in form that gives the most servings. —Rotate foods to avoid spoilage. —Read the food ads. —Clip coupons, etc.	View and discuss filmstrips entitled "Choosing Food for Good Nutrition" and "Mealtime - Anytime."

RESOURCES

Books

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. New York: Gregg Division/McGraw-Hill Book Company, 1978.

Kimbrell, Grady, and Susan T. Kern. The Savvy Consumer. Bloomington, Illinois: McKnight Publishing Company, 1984.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Trooboff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press, 1976.

Filmstrips

"Choosing Food for Good Nutrition" and "Mealtime-Anytime," Put Nutrition to Work Series. Chas. A. Bennett Publishing Co., Inc. Peoria, Illinois 61615.

Pamphlets

"Food," USDA Home and Garden Bulletin No. 228, and "Nutrition and Your Health," USDA Home and Garden Bulletin No. 232. Superintendent of Documents, U. S. Government Printing Office, Washington, D. C. 20402.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Using Financial Resources

SUBTOPIC: Managing Transportation Money

OBJECTIVES: Identify transportation options available in his/her community.

Determine the percentage of income to be spent on transportation.

Estimate the costs of car ownership on an annual and monthly basis.

Identify appropriate care for a car to keep the car in good condition and reduce operating costs.

Content	Student Activities
Transportation choices --Mass transit --Carpools --Cars --Motorcycles --Bicycles, etc.	Identify transportation options available to you in your community and explore the advantages and disadvantages of each option.
Estimating costs of car ownership --Fixed expenses .Car payments -Amount of loan -Rate of interest -Length of loan .Depreciation -Difference between what you pay for a car and the price you can get when you sell it. -Greatest the first year and decreases each succeeding year.	Discuss the costs of owning a car for a year. Divide into groups and get information on costs of financing, insurance (liability, collision, and comprehensive), taxes and fees, and operating costs, etc.
.Insurance -Costs vary with type of coverage; make, model, and year of the car; frequency of accidents for persons your age and sex; and your driving record. -Costs may be reduced by comparing rates and coverages offered by different companies, by choosing a car wisely, and	Listen to a car insurance agent explain the factors that affect insurance costs. As a class, determine specific information for three young persons seeking insurance. In small groups visit several car insurance agencies and compare rates on the basis of age, grades, driving record, and type of car.

by keeping your driving record clean.
.Taxes and fees
-Sales tax
-Registration fee for license
-Driver's license fees
--Operating expenses
.Operating costs include gas, maintenance (oil changes, tune-ups, etc.), tires, and repairs.
.Operating costs are directly related to number of miles driven, where you drive (city, mountains, etc.), how you drive, and the amount and frequency of maintenance and repairs.
.Operating expenses cannot be eliminated, but they can be reduced.

Four basic steps in shopping for a car.
--Figuring out how much you can spend
.Examine your budget.
.Determine what you can manage for a down payment.
.Determine what you can afford monthly for:
-Loan payment.
-Insurance.
-Taxes and fees.
-Operating expenses.
--Finding out what cars would meet your needs and budget.
.*The Auto Book of Official Used Cars' Values*
.*Consumer Reports or Consumer Digest*
--Selecting the right car
.Used cars vary in price depending on:
-Condition and mileage.
-Popularity at the time.
-Where you buy it.
.Selling price is usually arrived at by bargaining.
.Dealer's reputation may make a difference. Look for dealers willing to give you a 30-day warranty or guarantee that the

Determine the percentage of sales tax in your community and the cost of registering a car to obtain a license.

Consult available resources in the school library or ask the teacher of driver education to give the class general estimates for operating expenses for various types of cars.

Estimate your annual mileage and compute the operating costs.

Identify ways to reduce operating expenses.

Examine your budget and determine how much you can afford to spend on transportation. Determine the amount you can afford for a down payment from savings and what you can afford to spend on transportation monthly.

Refer to available resources to determine the type of car you need and can afford.

Listen to a reputable car dealer or a knowledgeable person present "Tips on Buying a Used Car."

Divide into groups and shop for a particular type of car. Compare prices, warranties, and cost of financing through the dealers. Select a car for your group.

car will pass state inspection.

--Shopping for a loan
  .Check carefully for the best deal on financing.
    -Calculate the dollar cost of credit and compare rates.
    -Consider credit unions, local banks, and finance companies.
  .Check on repayment provisions.
    -Balance due immediately or assessed late fee if payment is missed or late.
    -Savings in prepaying.
    -Repossession for nonpayment.
  .Read and understand contract before you sign.

Caring for a car
--Preventive maintenance
  .Check oil frequently.
  .Check tires regularly.
  .Check hoses, fanbelt, and water in battery at regular intervals.
  .Make sure headlights and brakelights work.
  .Keep car clean.
  .Watch for signs of brake problems.
--Choosing a mechanic
--Dealing with emergencies

Shop for a loan to buy the car. Compare interest rates and repayment provisions.

Estimate the cost of owning the car, selected by your group, for a year.

Divide your yearly estimate by 12 to get the monthly cost.

Consider your estimate of costs, your income, and your budget and decide whether you can afford to buy and operate the car.

Listen to a mechanic or other qualified person explain proper preventive maintenance to keep your car in good condition and reduce operating costs.

Discuss ways to choose a good mechanic who charges fair prices.

Review appropriate procedures for emergencies.

RESOURCES

Books

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. New York: Gregg Division/McGraw-Hill Book Company, 1987.

Kimbrell, Grady, and Susan T. Kern. The Savvy Consumer. Bloomington, Illinois: McKnight Publishing Company, 1984.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Oppenheim, Irene. Living Today. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1981.

Trooboff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers, Morristown, New Jersey: General Learning Press, 1976.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Banking Services

SUBTOPIC: Depository Financial Institutions

OBJECTIVES: Understand the differences between financial institutions that accept personal and corporate deposits.

Contents	Student Activities
Types of depository financial institutions —Commercial banks —Savings and loan associations —Credit unions —Mutual savings banks	Listen to a local banker speak on banking. Take a field trip to a local bank and listen to someone explain the services offered by the bank.
Primary services of banks —Accepting and safeguarding money —Making sound loans —Transferring funds	Explain the differences between the various types of depository financial institutions. Read "I. Overview of Depository Financial Institutions" in your student workbook, The How and Why of Banking.
Supplementary services of banks —Special savings accounts —Banking by mail —Automated equipment —Credit cards —Safe deposit boxes —Travelers' checks —Trust services —Stocks and bonds —Coin and currency services	Summarize the services offered by banks.

RESOURCES

Books

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. New York: Gregg Division/McGraw-Hill Book Company, 1978.

Kimbrell, Grady, and Susan T. Kern. The Savvy Consumer. Bloomington, Illinois: McKnight Publishing Company, 1984.

Oppehneim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

RESOURCES (continued)

Curricular Materials

The How and Why of Banking. Teaching Guide and Student's Workbook prepared by the Young Executives Section of the Louisiana Bankers Association. Contact: Kenny Dunaway, Louisiana Bankers Association, P. O. Box 2871, Baton Rouge, Louisiana 70821.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Banking Services

SUBTOPIC: Personal Checking Accounts

OBJECTIVES: Understand the convenience and safety of checking accounts in paying bills and maintaining records of payment.

Use proper procedures in maintaining check account records and reconciling check ledgers and bank statement.

Content	Student Activities
Advantages of checking account --Money is safe and easily transferred or withdrawn. --Checks do not have size and weight of coins and may be safely sent through the mail. --Payment can be stopped if check is lost or stolen. --Checks can only be cashed by persons to whom they are payable. --Cancelled checks are good documents as evidence of payment. --Accounts are insured up to $100,000 by FDIC.	Identify the advantages of having a personal checking account after reading "II. Checking Accounts -- Part One" in your workbook, The How and Why of Banking. Compare the cost of checking accounts at several local banks by contacting each institution and requesting information about their checking account procedures and charges.
Types of checking accounts --Regular accounts .No interest paid .Service charges -Flat monthly fee -Charge based on minimum balance -Charge per check --NOW accounts (negotiable order of withdrawal) .Large minimum balance .Interest paid on average monthly balance --Individual or joint accounts	Discuss the various types of checking accounts available and select the type that meets your needs. Read "III. Checking Accounts -- Part Two" and "IV. Checking Accounts -- Part Three" in your workbook, The How and Why of Banking. Using the sample signature card in your workbook, demonstrate how to open a checking account.
Maintaining personal records for a checking account --Deposit tickets --Checks --Check register	Practice writing checks for various amounts of purchases as directed in "IV. Checking Accounts -- Part Three."

Cautions in handling checking accounts —Overdrafts —Void checks —Stop payment checks —Nonsufficient funds (NSF)	Find out how overdrafts or NSF checks are handled by your local bank. Compare charges and methods of handling.
Reconciling the account —Outstanding checks (Subtract from bank statement.) —Deposits in transit (Add to bank statement.) —Bank service charges (Subtract from checkbook balance.)	Study the sample bank statement provided. Answer the questions accompanying the statement. Finally, reconcile the bank statement and check register in your workbook, The How and Why of Banking.

RESOURCES

Books

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. New York: Gregg Division/McGraw-Hill Book Company, 1978.

Kimbrell, Grady, and Susan T. Kern. The Savvy Consumer. Bloomington. Illinois: McKnight Publishing Company, 1984.

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UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Banking Services

SUBTOPIC: Savings Accounts

OBJECTIVES: Understand the benefits of saving money and the mechanics of opening and using a savings account.

Content	Student Activities
Benefits of savings --Offer security --Earn income in the form of interest --Avoid interest expenses by saving for major expenditure	Read "V. Savings Accounts" in your workbook, The How and Why of Banking. Discuss the benefits of savings.
Savings accounts --Regular passbook account --Money market certificates --Certificate of deposit (CD)	Compare rates of interest paid on regular passbook accounts. Explain what compound interest is and how it works to your advantage. Explain how to open a regular passbook savings account and how to keep track of the amount in your account.
Suggestions for assuring systematic saving --Self-discipline --Payroll deductions --Automatic deductions from checking accounts	Working in three groups, decide which method would work best for the following situations: 1. Teenager with first job 2. Young couple with small children 3. Single parent 4. Established family with teenage children
Factors to consider in selecting a savings institution --Safety--money secured against loss --Liquidity--ease and speed with which savings can be turned into accessible cash. --Earnings--rate of interest paid on savings	Discuss three factors to consider in selecting a savings institution.

Savings institutions —Commercial banks —Mutual savings banks —Savings and loan associations —Credit unions	Identify local savings institutions and compare safety, ease of liquidation, and earnings.
Other methods of saving —United States savings bonds —Endowment insurance —Annuities —Employee savings plan	List and discuss other ways of saving money and compare safety, liquidity. and earnings. Examine your budget and determine the amount of your systematic savings.

RESOURCES

Books

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. New York, Gregg Division/McGraw-Hill Book Company, 1978

Kimbrell, Grady and Susan T. Kern. The Savvy Consumer. Bloomington. Illinois: McKnight Publishing Company, 1984

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Company, Inc., 1977.

Trooboff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press, 1976

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UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Taxes

OBJECTIVES: Identify different kinds of taxes.

Identify services provided by government through taxation.

Complete a personal income tax form correctly.

Content	Student Activities
Taxes defined —Contributions for the support of a government required of persons, groups, or businesses within the domain of that government.	Define taxes and list the different kinds of taxes paid by consumers in America.
Kinds of American taxes —Personal income taxes —Corporate income taxes —Sales taxes —Property taxes —Excise taxes —Estate and gift taxes —Business and license taxes —Customs, duties, and tariffs —Social Security taxes	Find out what a laborer who earns $14,000 per year and what the person who owns a small business and earns $30,000 per year would pay in social security taxes each year.
Two ways to classify taxes —Way they are paid .Direct tax (paid directly to government) .Indirect tax (included in price of product and seller pays tax to government) —Way they relate to income .Progressive tax (applicable tax rate increases with the increase in income, e.g., income taxes and inheritance taxes, etc.) .Regressive taxes (take a higher percentage of income from the poor than they do from the rich, e.g., property tax, car license, sales tax, excise tax, etc.)	Classify the following taxes as direct or indirect and as progressive or regressive: 1. Tax on long distance calls 2. Tax on ticket to movie 3. Tax on cigarettes 4. Tax on new car 5. Income tax 6. Tax on gasoline 7. Real estate taxes List services that are provided by Federal, State, and local governments through taxation. Ask the librarian or civics teacher for a breakdown on how Federal and State tax dollars are spent.

Controlling your taxes —Select public officials who reflect your views on services needed and method of funding. —Make your opinions known. —Evaluate the cost of services or protection you seek. —Conserve services and reduce costs of governmental agencies.	Discuss your responsibilities as a citizen for controlling your taxes.
Minimizing income tax obligation —Keep complete, adequate, accurate records of income and expenditures. —Understand what income is taxable and what is not taxable. —Understand which expenses are deductible from your taxable income. —Find a qualified person to help you. (The Internal Revenue Service has a taxpayer-assistance service that can help answer questions.)	Visit an office of the Internal Revenue Service and find out what services and publications are available to help an individual taxpayer prepare a tax return. Complete personal income tax forms using samples from The Internal Revenue Service. If you did not have an income, estimate your earnings from your first job and use that figure for your income.

RESOURCES

Books

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. New York: Gregg Division/McGraw-Hill Book Company, 1978.

Trooboff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press, 1976.

Publications

Current forms and income tax informational pamphlets. Internal Revenue Service.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Planning for the Future

SUBTOPIC: Insurance (Life Insurance, Health Insurance, and Property and Liability Insurance)

OBJECTIVES: Explain the role of insurance in planning for a family's financial security.

Identify the different types of life insurance available and develop skills to select life insurance to meet financial needs.

Recognize the need for health insurance and determine the coverage needed.

Understand the protection available through property and liability insurance.

Content	Student Activities
Insurance --A protection plan to reduce risks and uncertainty in a family's financial management. --A way of sharing risks with a group. --Based on the principle that although one can't predict what will happen to a certain individual at a particular time, one can predict what will happen to a large group of people.	Define insurance and explain the basic principle on which all insurance is based.
Life Insurance --The purpose of life insurance is to provide a cash reserve or income for dependents upon the death of a major wage earner. --Life insurance is not primarily a savings plan or an investment plan.	Discuss who needs life insurance.
Insurance language --Policy --Premium --Beneficiary --Face value --Cash value --Riders	Define terms used to discuss life insurance.

Four basic types of life insurance —Term —Straight life or ordinary life —Limited payment —Endowment	Name the four basic types of life insurance and state the unique features of each. Determine which type of life insurance affords the greatest protection for a family with young children at the lowest cost. (term) Identify the types of life insurance that include a "savings" feature. Explain why buying term insurance and investing the difference in cost between term and the other more expensive types builds up a larger cash fund than the "savings" types of insurance.
Life insurance needs —In general needs depend on the extent of one's financial responsibility to others. —Other considerations are current assets, liabilities, family's living needs, future goals, other financial resources available to the family.	Listen to a reliable insurance agent review the insurance needs of a hypothetical family that you describe. Ask the agent to explain various types of coverage, along with the cost and advantages and disadvantages of each plan. Refer to your spending plan to see if you have budgeted an appropriate amount for life insurance.
Health Insurance —A necessity for most people. —Best way to plan health insurance program is to decide which risks are the greatest threat to the family and cover these risks with insurance.	Discuss the rapidly increasing cost of health care and examine the need for health insurance. Listen to a representative from an insurance company speak to the class about the risks people face with regard to health and accidents.
Five types of health insurance —Hospital expense insurance —Surgical expense insurance —Physician's expense insurance —Major medical insurance —Disability insurance	Identify the five types of health insurance and discuss the basic coverage in each type. Compare the cost of a group plan where you work and the cost of an individual or family policy.

Government health care programs
- —Medicare is a federal health insurance program and people 65 or older and some disabled persons are eligible for benefits.
- —Medicaid is a joint Federal and State program and people who cannot afford to pay for health care may receive help.

Property and liability insurance
- —Protects against property losses and financial liability for injuries suffered in one's residence.
  - .Fire insurance
  - .Extended coverage
  - .Personal liability
  - .Homeowner's policy

Examine a group health insurance policy and list the chief provisions of the policy and determine if some families would need another policy to supplement the coverage in the group policy.

Check your budget to see if a realistic amount has been allowed for health insurance.

Listen to an insurance agent explain the coverage offered in property and liability insurance. Ask the agent to recommend the most advantageous coverage for a young couple with small children living in a rented apartment.

Determine the cost of a homeowner's policy for a young couple living in their own mobile home or a rented apartment.

RESOURCES

Books

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. New York: Gregg Division/McGraw-Hill Book Company, 1978.

Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1977.

Trooboff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press, 1976.

Curricular Materials

Personal and Family Financial Planning: Strategies for Teaching. Education Services, American Council of Life Insurance and Health Insurance Association of America, 1850 K Street, NW, Washington, D. C. 20006, June 1982.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Planning for the Future.

SUBTOPIC: Retirement Plans and Social Security

OBJECTIVES: Explain the four main types of retirement plans and relate each to the needs of various family situations.

Identify the two types of social insurance and the benefits covered under each.

Explain why a social security card is an important document.

Explain how one is eligible for benefits of social security.

Content	Student Activities
Types of retirement plans --KEOGH - Self-employed plan. --IRA - Individual retirement account. --Company sponsored retirement plans. --Social Security Insurance.	Discuss types of retirement plans, how they work, their advantages and disadvantages. Break into buzz groups and answer these questions. 1. Why is it important to plan for retirement? 2. Which plan would be suitable for various types of families?
Major types of social insurance --Social Security .Old age benefits for retired workers .Unemployment insurance .Survivor benefits .Worker's benefits .Disability --Medicare .Medical care for persons 65 or over or persons receiving social security or disability for at least 2 years regardless of age	Listen to a speaker from a social agency or program for the aged talk about the people these programs serve. Research eligibility for various types of benefits, under social security and Medicare.
Information about social security card --A social security card is somewhat like a bank book. It identifies your earnings record.	Fill out an application for a social security number.

—You do not have to be employed to apply for a social security number.

—If you loose or forget your number, you must fill out a special form to try to find your number.

—You are given only one social security number.

—Every three years, errors can be corrected within certain time limits. Errors might include incorrect name, incorrect number, or incorrect earnings.

—If you change employers or have more than one employer during the year, checking the status of your account can be especially important.

—To check one's social security record, one must fill out a request for statement of earnings. Get Form OAR-7004 at the nearest field office.

Discuss why changing employers would be a good reason for checking on your social security record.

Complete a form to request a statement of earnings.

RESOURCES

Books

Jelley, Herbert M., and Robert O. Herrmann. The American Consumer: Issues and Decisions. New York, Gregg Division/McGraw-Hill Book Company, 1978.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

TOPIC: Planning for the Future

SUBTOPIC: Investments

OBJECTIVES: Distinguish between various types of investments.

Recognize the value of investments for financial security.

Content	Student Activities
Investments —A way of putting money to work in the hope that it will earn more money.	Define investments and discuss their role in the familiy's management of financial resources.
Categories of investment —Pensions —Stocks —Bonds —Stamp collections —Coin collections —Jewelry —Real estate —Natural resources	List types of investment opportunities and compare the risks and returns on each type. Complete Activity 5, "Basic Financial Balance Sheet." Based on this information and other financial information obtained earlier in this unit, devise an investment program that might be appropriate for you and your future family.

RESOURCES

Activity 5 - "Basic Financial Balance Sheet."

Books

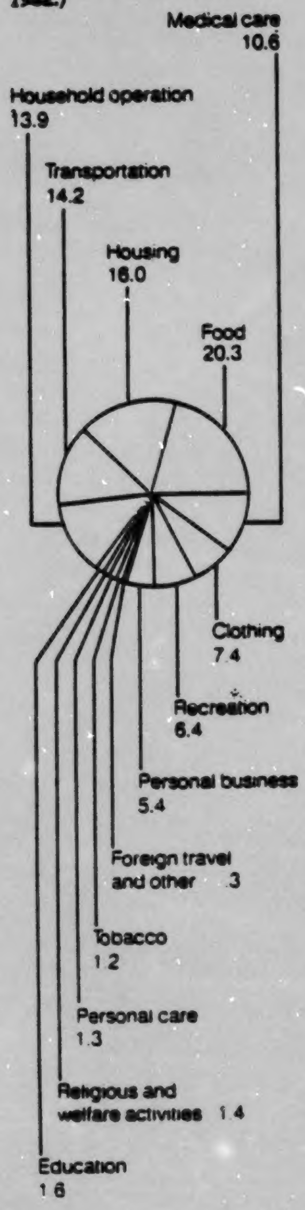
Oppenheim, Irene. Consumer Skills. Peoria, Illinois: Chas. A. Bennett Company, Inc., 1977.

Trooboff, Benjamin M., and Fannie Lee Boyd. Personal Finance for Consumers. Morristown, New Jersey: General Learning Press, 1976.

UNIT III. FINANCIAL RESOURCE MANAGEMENT

Activities

Activity 1 - Where the Dollar Goes



Where the dollar goes. (Source: Bureau of Economic Analysis, 1982.)

Source: Bureau of Economic Analysis, 1982.

Activity 2

WHAT ARE OUR EXPENSES?

Totals

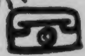
FIXED EXPENSES:

Housing (Rent) .... $______

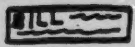
Insurance Payments

Health
Life
Car .... ______

Utilities



Electricity
Gas
Telephone
Water .... ______

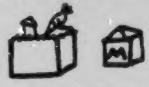


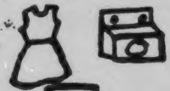
Installment Payments .... ______

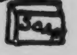
Savings .... ______

Total . $______

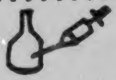
FLEXIBLE EXPENSES:


Food .... $______


Clothing and laundry .... ______

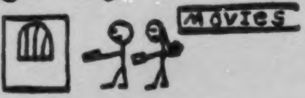


Household expenses .... ______


Medical expenses (doctor, dentist, medicine) .... ______

Education (school supplies .... ______

Transportation (car expenses, bus fares) .... ______



Recreation (movies, entertainment, sports) ______

Contributions (church, community, and gifts) .... ______

BARBER SHOP

Personal (haircuts, cosmetics, allowance, cigarettes) .... ______

Total .. $______

FIXED AND FLEXIBLE TOTAL ..... $______

Adapted from: Impact Home Economics. Ohio State Department of Education.

Activity 3

BUDGET

YOUR SPENDING PLAN FOR THE MONTH OF ________

ESTIMATED INCOME ________

Expenditures	Amount
Fixed Expenses	
Flexible Expenses	

Activity 4

TYPES OF HOUSING AVAILABLE

This may be used as a study sheet or a test.

TRUE OR FALSE

T 1. A traditional house is one based on a style which originated in the past.

T 2. A contemporary or modern house is a style which is not based on past or tradition.

MATCHING - Match the house style with its common characteristics.

B Split level

C Contemporary

A Ranch

A. Rambling, one-story house, no interior stairs, occupies a relatively large land area.

B. Suitable for a sloping site; has two short flights of interior stairs.

C. Unique design; forms a unit with its site; interior areas not too clearly defined.

MATCHING - Match the type of housing in the first column with the appropriate definition in the second column.

G Development house

D Prefabricated house

C Custom built

H Used home

B Mobile home

A Cooperative

E Condominium

F Rented apartment or house

A. Buyer receives stock in the corporation which manages the building and grounds.

B. A moveable dwelling.

C. A house specially designed to suit the needs of the owner.

D. A house partially assembled in a factory.

E. Each individual owns an apartment or townhouse and a share of the grounds.

F. Use of living space in return for monthly fee.

G. One of many similar houses in a large subdivision.

H. A house previously owned by others.

Activity 5

BASIC FINANCIAL BALANCE SHEET

ASSETS:

Amount of Cash .... $__________

Investments .... __________

Property Owned .... __________

Car .... __________

Jewelry and Furs .... __________

Furniture .... __________

TOTAL ASSETS ....$__________

LIABILITIES:

Unpaid Bills .... $__________

Loans .... __________

House Notes .... __________

TOTAL LIABILITIES ...... $__________

NET WORTH OF INDIVIDUAL OR FAMILY:

Assets Minus Liabilities equals: Assets .... $__________

Liabilities .... __________

NET WORTH .... $__________

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

Suggested Time: 3-4 weeks

Overview

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

RATIONALE

In order to assume the responsibilities of marriage and family living, students need to develop self-understanding and skills in communicating and building relationships, in understanding the functions of families, and in coping with crises. This unit helps the student develop a realistic picture of what it means to be married with emphasis on the areas that require special understanding and growth if family relationships are to be stable and rewarding.

OVERALL OBJECTIVES

The student will be able to:

Describe steps in developing relationships and identify characteristics of rewarding relationships.

List and describe the five basic needs of individuals in Maslow's "Hierarchy of Needs."

Recognize the importance of a positive self concept and identify desirable personal qualities to develop.

Describe the valuing process, identify values important to him/her, and demonstrate respect for the values held by others.

Identify current problems facing young people and recognize the effect of personal decisions in these areas on family relationships.

Demonstrate effective interpersonal skills in communicating with others.

Recognize the functions of dating and the engagement period in building a relationship.

Explain the functions of families and the importance of building good family relationships.

Identify areas requiring adjustment in marriage and demonstrate techniques for resolving conflicts.

Identify types of family crises and recognize the value of interpersonal skills in facing a family crisis.

Identify resources in the community to support, strengthen, and reinforce the family.

Topical Outline

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

Topic: Building Relationships

Topic: Self-Understanding

Subtopics: Basic Needs of the Individual
Self Concept, Personality Development, and Maturity
Developing Values
Coping with Current Problems/Personal Decisions

Topic: Communicating with Others/Interpersonal Skills

Subtopics: Levels of Verbal Communication
Developing Interpersonal Skills
Patterns of Responding

Topic: Forming a Family

Subtopics: Love, Dating, and Selecting a Marriage Partner
Maturity for Marriage
Engagement Period
Marriage and the Honeymoon

Topic: Living in a Family

Subtopics: Family Functions and Relationships
Happiness in Marriage
Marriage Adjustments
Resolving Conflicts
Coping with Crises

Topic: The Community's Role in Supporting the Family

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: Building Relationships

OBJECTIVES:
- Recognize various kinds of relationships.
- Understand the purposes of relationships.
- Describe four steps in developing a relationship.
- Describe three characteristics of a mutually satisfying relationship.

Content	Student Activities
Kinds of relationships --Family --Friends --Acquaintances --Dating partner	Define relationship and identify different kinds of relationships and the characteristics of each. List as many descriptive words or phrases as possible to describe friendship. Identify the qualities you look for in a friend. Are these qualities important in other relationships?
Purposes of relationships --To meet emotional needs --To seek acceptance --To enrich life --To conduct business	Study your relationships with others by recording information about your experiences with others. Describe experiences with others that gave you enrichment, support, acceptance, and understanding. Identify patterns in your relationships with others and your purposes in these relationships. Discuss how understanding how and why you act as you do can be a starting point in making your relationships more meaningful and satisfying.
Relating person to person --Rewarding relationships depend on one-to-one, person-to-person interaction. --Unsatisfactory relationships result from thinking of people as objects rather than as human beings.	Recall an experience when you were treated as an object rather than as a person. Share your experience with the class. Choose a partner and begin a conversation. While you talk keep constant eye contact. Looking at a person when you talk to him/her helps you relate on a person-to-person basis.

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Steps in developing a relationship --Rapport (feeling at ease) --Self-revelation (sharing feelings, experiences, and attitudes) --Mutual dependency (depending on one another to talk to, laugh with, go places with, or rely on) --Need fulfillment (meeting special individual needs through interaction)	Discuss steps in developing a relationship. Identify behavior that can cause disintegration of a relationship in each step. Think of a relationship that you wanted to build, but it just didn't work out. At what step did the relationship begin to unwind? Can one person build a relationship?
Characteristics of relationships --Trust --Affection or liking --Power	Identify three characteristics that influence how a relationship will proceed. Examine the importance of mutual trust and affection and meshed or shared power in a good relationship. Anonymously write a letter to "Connie, the counselor," and ask for help in solving a problem in a personal relationship. Divide into small groups and write Connie's responses to the requests for help. Discuss the problems and responses.

RESOURCES

Books

Craig, Hazel Thompson. Thresholds to Adult Living. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

Landis, Judson T., and Mary G. Landis. Personal Adjustment, Marriage, and Family Living. 6th ed. Englewood Coiffs, New Jersey: Prentice-Hall, Inc., 1975.

Oppenheim, Irene. Living Today. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1981.

Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Smith, Rebecca M., and Mary Lin Apicelli. Family Matters. New York: Butterick Publishing, 1982.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: Self-Understanding

SUBTOPIC: Basic Needs of the Individual

OBJECTIVES: List and describe the five basic needs of individuals in Maslow's hierarchy of needs.

Identify three characteristics of self-actualizing people.

Content	Student Activities
Maslow's hierarchy of needs --Maslow arranged five basic needs in the order of their priority. --Lower needs must be met before an individual can move on to a higher level. -Physical needs -Safety needs -Love needs -Esteem needs -Self-actualization needs	Read available resources on Abraham Maslow's hierarchy of needs. List and discuss the five basic needs identified from your reading. Compete to see who can compile the longest list of specific needs. Label five columns on the chalkboard with a basic need. Categorize the specific needs under these headings.
Some ways of meeting basic needs --Working for money --Providing secure surroundings --Establishing personal relationships --Gaining respect of others --Working toward goals	Think about your actions over the past few days. Identify the ways your needs are being met. Complete the exercise, "What Motivates You?," in What Do You Like About Yourself?, page 43, to examine the motives behind your actions. As a class, relate the motivators to Maslow's five basic needs.
Characteristics of self-actualizing people --Accept self and others. --Balance needs and demands of self and the world. --Seek new ideas and experiences. --Have peak experiences that make life seem rewarding and worthwhile.	Read available resources and identify characteristics of self-actualizing people. Share a peak experience with a classmate. Remember that a peak experience is most likely to happen when you are using your abilities to their fullest, when you stretch yourself to grow to be the best you can.

RESOURCES

Books

Parnell, Frances Baynor. Homemaking Skills for Everyday Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1981.

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979,

Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Slater, Shirley, and Lee Cibrowski. What Do You Like About Yourself? Developing a Positive Self Concept. Home Economics Education Association, 1201 Sixteenth Street, N.W., Washington, D.C. 20036.

Smith, Rebecca M., and Mary Lin Apicelli. Family Matters. New York: Butterick Publishing, 1982.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: Self-Understanding

SUBTOPICS: Self Concept
Personality Development
Maturity

OBJECTIVES: Recognize the importance of a positive self concept.

Identify forces that shape personality and recognize that each individual is responsible for the way he/she responds to the environment.

Recognize signs of maturity and identify desirable personal qualities to develop.

Content	Student Activities
Self concept --Is defined as a person's perception of himself. --Is formed through interaction with significant others, e.g., family, peers, teachers, and authority figures. --Is the most important single factor affecting behavior.	Get a partner and for two minutes tell your partner what you like about yourself. Make no negative comments. After two minutes, let your partner have a turn while you listen. Discuss how you felt, both telling about yourself and listening to your partner. Read "Discovering Who You Are" in Person to Person, pages 23-43, or another available resource on self-concept development. Define self concept and discuss the influence of significant others in the formation of an individual's self concept. Examine your image by completing the assignment, "Image Activity," in "What Do You Like About Yourself?," page 55. Examine the relationship of a positive self concept to socially acceptable behavior. Explore the possibility that a poor self concept leads to the development of anti-social behavior traits.

Two factors usually related to success and effective performance --Positive self concept --High degree of self esteem	Discuss the importance of a positive self concept in relation to success on the job, family harmony and stability, coping with crises, assuming leadership roles, learning new skills, self-discipline, and giving attention to the needs of others.
Ways to develop a more positive self concept --Learning self-acceptance (discovering the real self within and accepting it for what it is--a combination of positive and negative traits that make each person unique) --Seeking out experiences that one can handle and that will bring some kind of reward --Seeking out people and activities that make one feel confident and competent --Identifying and developing strengths --Identifying and working to correct weaknesses when possible	Complete the "Personal Profile" in What Do You Like About Yourself?," page 29. Discuss ways to develop a more positive self concept. Describe ways you can help others develop a more positive self concept.
Definitions of personality --Behavioral and emotional traits that distinguish an individual --All that a person has been, is now, and hopes to be --Sum of all inherited and acquired characteristics	Using a dictionary and other resources, define personality and discuss your definitions.
Forces that shape personality --Heredity --Environment --Individual's response to his environment	Identify forces that shape personality. Review basic facts concerning the impact of heredity and environment on personality. Answer the question, who is responsible for the way an individual responds to his/her environment? (Each individual is responsible for the way he/she responds to his/her environment.)
Maturity defined --Self-control over thoughts, feelings, and behavior	Define maturity and discuss different types of maturity. Answer the question, will you achieve emotional maturity when

Types of maturity
- --Physical
- --Mental
- --Emotional

A mature person
- --Is honest.
- --Accepts responsibilities.
- --Is aware of his/her values.
- --Makes wise decisions.
- --Sees the other person's side in an argument.
- --Keeps his/her temper.
- --Stands up for his/her beliefs.
- --Recognizes the good in others.

you become mature physically?

Write a brief paragraph to explain why you responded as you did.

Describe a mature person.

Read the statements in Activity 1, "Maturity Is...," and choose two or more students to role play a skit based upon each statement.

Think about people you admire. Complete the exercise, "If I Could Meet...," in What Do You Like About Yourself?, page 42. Think about the qualities you look for in others and what you want to develop in yourself.

RESOURCES:

Activity 1 - "Maturity Is..."

Books

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979.

Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Publications

Slater, Shirley and Lee Cibrowski. What Do You Like About Yourself?--Developing a Positive Self Concept. Home Economics Education Association, 1201 Sixteenth Street, N.W., Washington, D.C. 20036.

"What Makes People Successful." National Research Bureau, Inc., 424 North Third Street, Burlington, Iowa 52601.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: Self-Understanding

SUBTOPIC: Developing Values

OBJECTIVES: Describe the valuing process and identify personal values.

Respect the values held by others and recognize the influence of values on relationships.

Content	Student Activities
Values --Are standards one develops to guide his/her actions, attitudes, comparisons, and judgments. --Define something of worth that an individual prizes and believes to be beneficial or good. --Are not the same for everyone; different people have different values.	Define values. Discuss how individual's concepts of "right" and "wrong" are related to values. Develop a list of values that are commonly considered "good" values, such as physical fitness, honesty, and cleanliness. Complete the sheet, "Identifying Values," in Activity 2 to help you recognize some basic things that you value. Compare your rankings with those of other class members. Explain why the rankings were different.
Valuing process --Choosing one's values .Freely .From alternatives .After considering all the consequences --Prizing one's values .Cherish .Publicly affirm --Living one's values .Actions consistent with values .Part of a pattern that is repeated in life (persistent and reoccur on many occasions)	Complete the exercise, "Traits and Characteristics," in What Do You Like About Yourself?, page 47, to clarify your values and identify the personal characteristics you believe to be important.
Sources of values --Family --Peers --Teachers --Neighbors	Identify sources of values and discuss the problem of developing a clear idea of one's personal values.

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- --Religious leaders
- --Media

Influence of values

- --Values cover the whole range of people's feelings, thoughts, and actions.
- --Values affect choices people make in the use of their time, money, energy, and affection.

List five persons who have influenced your values.

Discuss the impact of television viewing upon your values.

Determine the five values with the highest rankings for your class from Activity 2, "Identifying Values."

For the next 24 hours, record the value statements you hear related to these five values. Report to the class the different views you heard expressed.

Discuss how differences in values can affect relationships. Discuss the importance of recognizing and respecting the values held by others.

RESOURCES

Activity 2 - "Identifying Values."

Books

Craig, Hazel Thompson. *Thresholds to Adult Living*. 3rd ed. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

Oppenheim, Irene. *Living Today*. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1981.

Parnell, Frances Baynor. *Homemaking Skills for Everyday Living*. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1981.

Ryder, Verdene. *Contemporary Living*. South Holland, Illinois: The Goodheart Willcox Company, Inc., 1979.

Sasse, Connie R. *Person to Person*. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Publications

Slater, Shirley, and Lee Cibrowski. *What Do You Like About Yourself?--Developing a Positive Self Concept*. Home Economics Education Association, 1201 Sixteenth Street, N.W., Washington, D.C. 20036, 1982, p. 47.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPICS: Self-Understanding

SUBTOPIC: Coping with Current Problems/Personal Decisions

OBJECTIVES: Trace the consequences of personal decisions related to the use of alcohol and drugs.

Express an awareness of the impact of chemical dependency on relationships within a family.

Identify current problems and express an awareness of the impact of personal decisions in these areas on relationships with family and friends.

Content	Student Activities
Drug definitions --A drug is a chemical substance, other than food, which causes changes in the way the body and mind function. --Drug use is the "taking of a drug for its intended purpose, in the appropriate amount, frequency, strength, and manner." --Drug misuse is "taking a substance for its intended purpose, but not in the appropriate amount, frequency, strength, or manner." --Drug abuse is "deliberately taking a substance for other than its intended purpose, and in a manner that can result in damage to the person's health or ability to function." --Drug addiction describes a habit brought about by the continued use of drugs. .Physical addiction involves changes in which the body develops tolerance for the drug and experiences withdrawal systems when use of the drug is stopped. .Mental addiction results when a person requires the use of the drug to meet emotional needs.	Review common terms associated with drugs. Clarify the differences between drug misuse, drug abuse, and drug addiction. Discuss the differences between physical and mental drug addiction.

--Chemical dependency (alcoholism, addiction to prescription drugs and "street drugs") is a primary, progressive, chronic, terminal illness, which affects every member of a family.	Define chemical dependency and determine what is meant by the terms, primary, progressive, chronic, and terminal.
Kinds of drugs used for non-medical purposes --Nicotine .Effects of use .Dangers of smoking --Alcohol .Effects of alcohol .Dangers of alcohol use --Depressants .Effects of depressants .Dangers of abuse --Stimulants .Effects of stimulants .Dangers of use --Narcotics .Effects of heroin .Dangers of use --Hallucinogens .Physical and mental reactions .Dangers of use --Marijuana .Effects of marijuana .Dangers of use	Listen to a member of the Substance Abuse and Prevention Education (SAPE) team or the health teacher review the effects and dangers of using various drugs. If a knowledgeable speaker is not available, divide into small groups and use available resources to determine the effects and dangers of using various drugs. Report your findings to the class.
Why people misuse and abuse drugs --Negative self concept --Peer pressure --Family example --Curiosity --Escape	Examine reasons for taking drugs. Respond to the following questions. 1. Does the misuse or abuse of drugs really make a person feel better about himself/herself, or does it reinforce a poor self concept? 2. How do you respond to peer pressure when the group wants you to do something you know is harmful? 3. Does drinking or drug abuse "run in families?" Why? 4. Is trying a new drug to satisfy your curiosity or to demonstrate your "bravery" a sign of maturity? 5. Do problems go away when a person misuses or abuses drugs?

Chemical dependency and the family
- All family members are affected by the chemical dependency of a family member.
- Effective treatment for chemical dependency involves all family members.
- Help for a family with a chemically dependent member is available in most communities.
  - Alcoholics Anonymous
  - Al-Anon
  - Alateen
  - Substance abuse clinics and treatment units
  - Detoxification units
  - Private hospital treatment units
  - Mental health and substance abuse offices
  - Substance Abuse and Prevention Education teams in public schools
  - Private chemical dependency counselors and treatment centers

Making decisions about drugs
- Define decision(s) you must make.
- Identify your options.
- Consider the consequences of various actions.
  - Physical and mental effect
  - Legal results
  - Effect on relationships
  - Effect on goals, values, and life-style.
- Make choice and be prepared to accept the consequences of your decision.

Coping with other current problems
- Running away
- Suicide
- Reckless driving
- Vandalism
- Cheating
- Shoplifting
- Teenage parenting

6. How does a mature person respond to a problem? Does a mature person escape, blame others, or solve the problem?

Listen to a speaker who works with families of chemically dependent persons explain the effects of chemical dependency on all family members.

If an outside speaker is not available, read "The Dysfunctional Family," an excerpt from the SAPE' Educators' Manual, pages 27-30.

Identify sources of help in your community for persons who are chemically dependent and for their families.

Collect available pamphlets from local substance abuse clinics and treatment centers and make a display of available literature.

Explore how you feel about drugs by responding to the questions in Activity 3, "Feelings about Drugs."

Examine your personal decisions about the use of alcohol and other drugs in the light of your knowledge of the effects and dangers of drugs, your feelings about drugs, and your goals and values.

Identify other personal problems facing high school juniors and seniors.

Complete Activity 4, "My Own View," to identify your values concerning some of these problems.

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Discuss the effects of personal decisions in these areas on your relationships with family and friends.

RESOURCES

Activity 3 - "Feelings About Drugs."

Activity 4 - "My Own View."

Books

Craig, Hazel Thompson. Thresholds to Adult Living. 3rd ed. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

Landis, Judson T., and Mary G. Landis. Personal Adjustment, Marriage, and Family Living. 6th ed. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1975.

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979.

Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Publications

*"Alcohol, Drugs, and You." Baton Rouge: Louisiana Department of Education.

*"Let's Talk About Drug Abuse." Baton Rouge: Louisiana Department of Education.

*SAPE' Educators' Manual. Baton Rouge: Louisiana Department of Education.

*"Your Child...Important to you...and to Us." Baton Rouge: Louisiana Education.

*"Youth for Drug-Free Alternatives." Baton Rouge: Louisiana Department of Education.

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*These publications are available through your local SAPE' coordinator or by writing Sustance Abuse Prevention Education, Louisiana Department of Education, Post Office Box 44064, Baton Rouge, Louisiana 70804.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: Communicating with Others/Interpersonal Skills

SUBTOPICS: Levels of Verbal Communication
Developing Interpersonal Skills
Patterns of Responding

OBJECTIVES: Recognize five levels of verbal communication.

Demonstrate beginning interpersonal skills of attending, listening, and responding.

Demonstrate leveling as an effective pattern of responding.

Recognize four ineffective patterns of responding, such as placating, blaming, computing, and distracting.

Content	Student Activities
Communication --Is the exchange of messages, including both verbal and nonverbal means of giving and receiving information. --Is important in building effective relationships.	Define communication and explain why communication is important in building relationships.
Levels of verbal communication --Level one--cliché conversation .No involvement .No sharing of personal feelings .Conversation limited to clichés and "small talk" --Level two--reporting the facts about others .Telling what others have said or done .No sharing of ideas or feelings about the event --Level three--telling your ideas .Beginning self-revelation by sharing ideas, judgments, and decisions .Watching for acceptance or rejection --Level four--sharing feelings .Revealing true emotions and feelings .Beginning to know one another and reach emotional intimacy	Read "Levels of Verbal Communication," _Person to Person_, pages 139-143, or "Levels of Communication," _Contemporary Living_, pages 108-110, and explain the five levels of communication. Divide into five groups, select two persons to demonstrate one of the levels. Describe the purpose of "small talk." Relate gossip to one of the five levels of communication. Identify the level where people really begin to know each other. Explain why the highest level is not permanent.

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--Level five--peak communication
- .Sharing feelings and emotions with complete openness and honesty.
- .Feeling in harmony and knowing that each feels the other's happiness or sadness
- .Never a permanent condition, but memorable experience when it does occur with intimate friends, family members, or dating partners.

Achieving higher levels of communication
- --Understand what interpersonal skills are and when they should be used.
- --Practice interpersonal skills.

Beginning interpersonal skills
- --Attending skills--the ability to convey to another person that one is listening and cares through nonverbal behavior, such as:
  - .Positioning--facing a person and leaning toward him/her
  - .Eye contact--keeping one's eyes on another person's face
  - .Facial expressions--using facial expressions that show feelings and caring
  - .Tone of voice--using a soft, warm, and friendly voice
  - .Touching gestures--patting on the back, hugging, or embracing when appropriate
- --Listening skills--the ability to concentrate on what the person is saying and listen for two points:
  - .Content, such as facts, thoughts, descriptions of events.
  - .Feelings revealed by verbal and nonverbal cues.

Discuss the importance of developing interpersonal skills that help one relate effectively with other people.

Listen to your teacher describe nonverbal behavior, or attending skills, that will help you convey the message that you are listening and that you care about the other person.

Complete Activity 5, "Nonverbal Messages," to see if you can tell the difference between nonverbal messages that indicate affection and those that indicate hostility.

Demonstrate these nonverbal behaviors in a two-minute conversation with a partner.

Complete Activity 6, "Ways I Communicate Nonverbally," to review your recent nonverbal behavior.

Complete Activity 7, "Self Inventory of Listening Habits," and evaluate yourself as an "active" listener.

Complete Activity 8, "Identifying Feelings," and compare your answers to those of your classmates and to the teacher's key.

--Responding skills--the ability to respond in a helpful way
- .Characteristics or qualities of helpful responses
  - -Empathy--putting self in another's place
  - -Respect--showing acceptance and belief in another person's worth
  - -Warmth--showing concern through verbal and nonverbal behavior
- .Effective techniques to use in responding
  - -Paraphrasing--repeating the message one received in one's own words
  - -Feedback--checking out the meaning of messages by restating or asking questions
  - -Leveling--describing one's true feelings or sending "I-messages" to tell how a situation makes one feel

Participate in the following exercise to practice the skills of active listening by identifying the feelings behind the words.

Sit facing a partner. Think about a disappointing moment in your life. In a few sentences, tell your partner about the experience. Your partner then reflects back on the meaning of what you said and begins his/her response with "You must have felt..." Exchange roles and listen to your partner. Repeat the exercise by telling one of your most meaningful experiences.

Discuss how being able to feel another person's disappointing and joyful experiences helps build strong relationships.

Listen to your teacher explain three important qualities that will help you respond to another person in a helpful way. Identify a person you know who exhibits these qualities of empathy, respect, and warmth. Share how this person makes you feel.

Is it easier to be yourself with this kind of person?

Discuss techniques to use in giving helpful responses.

Read Activity 9, "Paraphrasing," and see if you can identify the helpful responses that reflect empathy, warmth, and respect.

Define feedback and explore the value of using feedback to check the accuracy of one's interpretation of a message.

Listen to your teacher describe leveling as a way to build better relationships. Send your partner an "I-message" to show your feelings in the relationship.

Ineffective patterns of responding --Placating--communicating in a manner to please others; more concerned with pleasing others than in expressing oneself --Blaming--finding fault; putting others down; trying to control others; acting superior to give impression of strength --Computing--hiding feelings by being sensible, calm, cool, and logical --Distracting--saying things unrelated to the topic; ignoring questions; changing the subject	Read "Patterns of Communication," Person to Person, pages 144-148, and describe the four ineffective patterns of responding. Demonstrate the body language that often identifies these patterns. Reflect on your behavior and identify the pattern you use frequently. Give an example of a response that is characteristic of you and then give a leveling response that would help build a better relationship.
Communication risks and benefits --Communicating at higher levels by sharing feelings makes one vulnerable to attacks and being hurt, because another person knows where the worst hurt can be given. --Communicating effectively at higher levels helps build relationships that satisfy and help both persons grow to their fullest potential.	Discuss the risks and benefits of communicating at higher levels. Set personal goals for developing interpersonal skills to improve your relationships with others. In your relationships with classmates, use the terms and techniques you have learned and practice effective interpersonal skills.

RESOURCES

Activity 5 - "Nonverbal Messages."

Activity 6 - "Ways I Communicate Non-Verbally."

Activity 7 - "Self Inventory of Listening Habits."

Activity 8 - "Identifying Feelings."

Activity 9 - "Paraphrasing."

Books

Parnell, Frances Baynor. Homemaking Skills for Everyday Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1981.

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979.

Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Instructional Module

Pecoraro, Alice. Increasing Effectiveness in Interpersonal Skills. Baton Rouge: Louisiana Department of Education, 1981.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: Forming a Family

SUBTOPICS: Love

Dating

Selecting a Marriage Partner

OBJECTIVES: Compare and contrast three kinds of love relationship, such as infatuation, romantic love, and married love.

Recognize the functions of dating in preparation for marriage.

Recognize factors to consider in selecting a marriage partner and identify personal characteristics desired in that person.

Content	Student Activities
A definition of love --Love between a man and a woman is a strong emotional attachment, made up in part of sexual desire and tenderness for the other and with as much concern for the other person's satisfaction, fulfillment, and security as one's own.	Consult many different sources for definitions of love. Make a list of these definitions and evaluate them in class.
Three groups of love relationships --Infatuation .Characteristics of the relationship -Experience is very intense and short lived. -Partners are very involved with each other. -Partners are wrapped up in their own feelings, not those of the partner. -The relationship is often based on a physical attraction. .Benefits of infatuations -Learn about love and the traits desired in a longer-term relationship. -Gain skill in relating to the opposite sex in a loving manner.	Read "Love," Person to Person, pages 236-245. Identify three basic kinds of love relationships. Describe infatuation and how it usually develops.

.Increase self understanding and awareness of one's needs and values.	
--Romantic love .Characteristics of the relationship -In romantic love, partners begin to consider their partner's needs, feelings, and reactions. -Romantic love is exciting, and partners find it thrilling to learn to know another person in a close relationship. -Physical affection goes along with the growth of love. .Benefits of romantic love -Helps one learn to relate to another person in a close relationship -Helps one explore feelings and needs about love relationships.	Describe romantic love and determine the main difference between romantic love and infatuation. Discuss the benefits or what can be learned from infatuation and romantic love.
--Conjugal love, or married love, differs from romantic love in depth and commitment of the relationship. .Four characteristics of conjugal love -Attraction--mental and physical bond between two people, rapport and closeness of emotional intimacy -Empathy--sensing what the other person is feeling -Companionship--enjoy being together and feel comfortable with each other -Concern--identify needs of the other and give support and help	Define conjugal love and discuss the four aspects of conjugal love. Describe differences between conjugal love and romantic love. Find three married couples (or partners from three couples) who are willing to talk to you about married love. Interview a couple married less than a year ago, one married between five and 10 years, and one married over 15 years. Ask your interviewees about their ideas of love. Talk informally with them about how they think their love has changed over the years. Ask which of the four aspects of conjugal love is most important at various stages. Draw conclusions about conjugal love and share your conclusions with the class.

	Write a lyric or poem that expresses feelings of partners for each other in one of the three love relationships. Exchange your lyric or poem with a classmate and identify the kind of love relationship expressed in verse.
Process of forming a new family --Dating --Dating exclusivley --Engagement --Marriage	Discuss love as a reason for forming your own family. Discuss the common process for forming your own family.
Factors related to attraction in dating relationships --Common expectations--Most people expect the male partner to be older, taller, better educated, and able to make more than than the female. --Nearness--Partners know each other. --Homogamy--Partners are more alike than different. --Ideal Mate--Partner fits image of ideal mate.	Describe some common expectations in dating and their impact on relationships. Describe factors that increase the changes of two people developing a dating relationship that is satisfactory to both. Consider these factors and relate them to the couple's chances of developing a love relationship.
	Think about a past or present dating partner or someone you would like to date in the future. Consider this partner and the four factors of common expectations, nearness, homogamy, and ideal mate.
	Answer these questions: 1. What factor seems the most important to you? 2. In what way is your dating partner like your ideal mate?
Dating as preparation for marriage --Dating gives individuals a chance to learn how to relate to a person of the opposite sex. --Dating can teach an individual how to get along with a variety of people. --Dating is a good setting for learning to resolve conflict.	Discuss the aspects of dating that can help prepare you for marriage.

Negative aspects of dating as preparation for marriage

- Dating is often for self-promotion instead of relationship building.
- Partners often wear masks and don't reveal their real selves.
- Dating is often a leisure-time activity and partners get a one-sided view of each other.

Dating exclusively

- Couple has mutual agreement to date only each other.
- Couple tends to date more often.
- Partners are comfortable with each other and don't always feel the need for advance plans.

Factors to consider in selecting a marriage partner

- Family background
  - .Happiness tends to run in families.
  - .Parental approval enhances chances for success.
  - .Persons with brothers or sisters have a better chance than an only child.
  - .Lack of conflict between parent and child and a good understanding enhances changes for a happy marriage.
- Personality traits
- Racial, ethnic, and religious background
- Values and desired life-style
- Physical, mental and emotional health
- Educational level
- Leisure time activities
- Age for marriage
  - .Special problems for teenage marriages are emotional immaturity and limited income
- Friends and social interests

Identify some of the aspects of dating that are not good preparation for marriage.

Complete Activity 10, "Dating as Preparation for Marriage."

Discuss the benefits of dating exclusively as preparation for marriage. Discuss the pros and cons of going steady at 15, 18, and 21 years of age.

View the filmstrip, "Mate Selection: Making the Best Choice," or read "Dating Becomes Mate Selection" in Personal Adjustment, Marriage and Family Living, pages 140-159.

Discuss the influence of family background on a couple's chances for building a successful marriage. Look in current periodicals and newspapers for articles that include statistics related to predictions for success in marriage.

Complete the exercise in Activity 11, "Mate Selection Analysis," to identify the personal traits that you consider importance in a mate.

Discuss other factors that you should consider in selecting a mate. Identify factors that would provide a good foundation for a marriage.

Role play some of the differences related to these factors that would have serious implications for a marriage between persons with these differences.

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RESOURCES

Activity 10 - "Dating As Preparation for Marriage."

Activity 11 - "Mate Selection Analysis."

Books

Landis, Judson T., and Mary G. Landis. Personal Adjustment, Marriage, and Family Living. Englewood Cliffs, New Jersey: Prentice-Hall, Inc. 1975.

Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Filmstrip

"Mate Selection: Making the Best Choice." Sunburst Communications, 39 Washington Avenue, Pleasantville, New York 10570.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: Forming a Family

SUBTOPICS: Maturity for Marriage
Engagement Period
Marriage and the Honeymoon

OBJECTIVES: List criteria to use in judging whether or not a person is mature enough for the responsibilities of marriage.

Identify problems that are often related to youthful marriages.

Identify the primary purpose of the engagement period and issues that should be discussed by the couple.

List some danger signals that should serve as warnings for caution and careful consideration during engagement.

Cite reasons why some people marry in spite of danger signals.

Identify the reasons for laws regulating marriage and the legal requirements for marriage in Louisiana.

Recognize the functions of the wedding and the advantages and disadvantages of different types of weddings.

Identify guides for planning a honeymoon to help the bride and groom adjust to their new life together.

Content	Student Activities
Maturity for marriage --The person who shows a fairly general pattern of progress toward maturity may be ready to consider marriage. --The person who exhibits childish behavior traits is too immature for marriage despite an advanced chronological age.	Read "Maturity for Marriage" in Personal Adjustment, Marriage, and Family Living, pages 160-172, and list criteria to use in judging whether or not a person is mature enough for marriage.
	Complete Activity 12, "Focus on You," to examine your personal maturity or readiness for marriage.
Special problems of teenage marriages --Parents are more likely to interfere. --Close parent-child interaction because of emotional dependence may cause conflict with in-laws.	Discuss special problems faced by couples who marry in their teens. Explain why you think studies show a relationship between early marriage and a high divorce rate.

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- --Couple may have to live with parents.
- --Financial pressures are more serious.
- --Education may be ended or interrupted, and career goals may have to be altered.

Purpose of the engagement period

- --Primary purpose is to give partners time to look honestly at their relationship as they interact in a variety of situations and as they plan for their future.
- --The engagement period also serves as a time for announcing the couple's intention to marry and for making plans for a marriage ceremony.

Issues to discuss during the engagement period

- --Personality traits and conflicts
- --Career goals
- --Having and rearing children
- --Premarital medical counseling and examination
- --Future in-laws
- --Money management
- --Future living arrangements
- --Assessing friendships
- --Differences in background, such as religious, racial, ethnic, social, and economic levels
- --Roles of men and women in marriage
- --Pattern of communication
- --Revealing special circumstances
    - .Previous marriage and obligations it entails
    - .Hereditary problems
    - .Health problems
    - .A prison record
    - .Debts or similar obligations

Discuss how the engagement period can serve in a definite way as preparation for marriage.

Discuss the advantages and disadvantages of frequent social functions during this period and planning for an elaborate formal wedding.

Identify issues or concerns that should be discussed during the engagement. If you have trouble identifying issues, think of common areas of conflict for married couples you know.

Discuss the importance of resolving differences in these areas prior to the wedding.

Discuss the things you think a partner should reveal about his/her past prior to the wedding. Do you think a marriage partner has a right to know everything? Do you think that knowing the details of other relationships will strengthen the relationship? Share your opinions on these questions with your classmates.

Danger signals during engagement --Quarreling related to serious differences --Avoiding certain subjects for the sake of peace --Dislike for the other person's family or friends --Relationship seems to bring out the worst in partners' personalities --Feeling stress rather than happiness	Identify danger signals that might be warnings that a marriage will not work.
Reasons for failure to recognize danger signals --Ignoring the quarreling pattern --Lack of experience in dating and building good relationships --Mistaken idea of love and marriage (live happily ever after) --Immediate problems or crises .Pregnancy .Desire to leave home or quit school .Impending separation --Pressure of social attitudes about singleness --Not wanting to hurt the partner --Overemphasis on the wedding	Cite specific reasons why some couples go ahead and marry in spite of all the signs warning them against marrying each other. Analyze the statement that a broken engagement is better than a bad marriage. Share some reactions you have observed to broken engagements. Why is a mutual decision to break the engagement and acceptance by both desirable? Discuss the wisdom of making threats of violence, suicide, or revenge, or marrying on the rebound. Can you make someone love you? Is mutuality essential for a lasting relationship?
Marriage laws --Functions of laws regulating marriage .To provide both participants and society with an authorized record of the event .To protect property rights, inheritance, and the rights of children .To help courts make equitable decisions	Give reasons why states pass laws regulating marriage.
--Requirements for marriage .Monogamy (one wife, one husband) --only form recognized by State .Physical qualifications -Marriage age in Louisiana (with consent, males--18 years,	Find out how and where a couple can obtain a marriage license in your community. Determine the requirements for marriage in the State of Louisiana.

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females--16 years; without consent, males and females --18 years)

-Blood test for veneral disease and physical examination

.Mental qualifications--sound mind; mentally unfit should not marry.

.Prohibited relationships

-Consanguineous marriages (marriages of close blood relatives)

-Marriages of affinity in some states (marriages of persons related by marriage--in-laws and "step" relatives)

.Marriage license

.Waiting period in Louisiana

-For license--none

-After license--72 hours

.Marriage officiates

-Judges, justices of the peace, magistrates and mayors may perform civil ceremonies.

-Ministers, priests, and rabbis may perform religious ceremonies.

The wedding

--Three functions of the wedding

.Signifies the start of your new life together.

.Announces your marriage to the public.

.Satisfies the legal requirements of the State.

--Two types of weddings

.Ceremonial or religious weddings

.Civil weddings

Discuss the functions of the wedding.

Identify two types of weddings. Discuss the advantages and disadvantages of both elaborate and simple weddings.

Focus your discussion on the effects on the relationship of the bride and groom.

Explain why marriages that are planned, and for which the plans are announced ahead of time, have a better chance for success than marriages that result from elopement.

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Guides for the honeymoon --Not so expensive that it produces a burden of debt --Free from the rush and hurry of ordinary living --Complete privacy to establish habit of affectionate understanding --Location that offers social and recreational activities of mutual interest	Establish guides for a couple to follow in planning a honeymoon that allows for intimacy and relaxation.

RESOURCES

Activity 12 - "Focus on You."

Activity 13 - "Will Your Love Grow and Last in Marriage."

Books

Landis, Judson T., and Mary G. Landis. Personal Adjustment, Marriage, and Family Living. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1975.

Riker, Audrey Palm, and Holly E. Brisbane. Married Life. 2nd ed. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1976.

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979.

Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Smith, Rebecca M., and Mary Lin Apicelli. Family Matters. New York: Butterick Publishing, 1982.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: Living in a Family

SUBTOPIC: Family Functions and Relationships

OBJECTIVES: Identify different types of families and describe factors influencing changes in the family.

Explain the functions of the family.

Recognize that building strong relationships in the family helps the family fulfill its functions.

Content	Student Activities
A definition of family --The family is a group of people related by blood or other means, living in a common residence and sharing common interests and goals.	Use a dictionary to define the term "family" and discuss various aspects of the definition.
Types of families --Traditional or nuclear families --Families with adopted children --Families with stepchildren or blended families --One parent or single parent families --Childless couples --Extended families --Nonrelated families	Take the pretest in Activity 14, "Families USA." Read the script and view the pictures in Activity 15, "Looking at Families in the USA." Discuss the different forms of American families. List different types of families and identify areas of potential strengths and special problems for each type.
Factors influencing changes in the family --Increase in number of women in the work force --Increase in alternative family structure --Changing roles of men and women --Changing values in society --Increase in life span for both men and women --Growth in number of households headed by a single individual --Increase in family violence	Discuss factors influencing changes in the family. Research magazines and other references for information on the changing styles of the family and the changing roles of family members. Report significant trends and statistics to the class.

--Emergence of a pluralistic society --Continued economic instability --Continued technological advances	Identify ways in which the family you establish may differ from the family in which you were reared.
Functions of families --Economic security --Protection --Education --Moral and religious training --Recreation --Procreation --Affection --Adaptation	Discuss the functions of families or the contributions of family living to the individual. Dramatize a scene in which an individual who has no family becomes ill and a scene for a person who has a loving family. Compare the type of care and emotional support each receives.
Family patterns --The authoritarian family --The permissive family --The democratic family	Role play situations that illustrate different family patterns. Discuss the strengths and weaknesses of each type of family as shown by the role-playing situations.
Relationships in a family --Parent --Child --Spouse --Sibling --Others (e.g., stepparent, grandparent, grandchild, aunt, uncle)	Identify relationships within the family. Describe a family that you perceive as having good relationships. Discuss the impact of the different family patterns on the relationships within a family. Give examples to illustrate how good relationships within the family enable the family to fulfill its functions. Describe several poor relationships and explain how the family's ability to fulfill its functions is affected.
Emotional satisfactions from family living --Love and affection --Sympathetic understanding --Sense of belonging and acceptance	Describe emotional satisfactions derived from good family relationships. Share an experience illustrating an expression of love or affection from a parent or sibling. Share an example of sympathetic understanding you expressed to a family member.

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Examine your personal commitment toward building good relationships in your family.

RESOURCES

Activity 14 - "Families USA."

Activity 15 - "Looking at Families in the USA."

Books

Barclay, Marion S., Frances Champion, Jean Hayden Brinkley, and Kathleen W. Funderburk. Teen Guide to Homemaking. 3rd ed. St. Louis: McGraw-Hill Book Co., 1972.

Landis, Judson T., and Mary G. Landis. Personal Adjustment, Marriage, and Family Living. 6th ed. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1975.

Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Articles

"The Future of the Family," Forecast, September 1977, pp. 114-115, 158.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: Living in a Family

SUBTOPICS: Happiness in Marriage
Marriage Adjustments
Resolving Conflicts

OBJECTIVES: Recognize factors related to happiness and success in marriage.

Identify the main areas that require adjustment in marriage.

Analyze the strengths and weaknesses of five forms of adjustment.

Recognize destructive and constructive ways to handle conflict.

Content	Student Activities
Happiness in marriage --A large proportion of married people are happy, despite the publicity given to unhappy marriages. --Success in reaching satisfactory adjustments helps determine the degree of happiness in the married relationship.	In a brief paragraph explain what happiness means to you. Examine your expectations for happiness in marriage. Do you expect to "live happily ever after" your wedding? Is this romantic notion realistic? Discuss the concept of happiness expressed in a poem written by Nathaniel Hawthorne many years ago. Happiness is like a butterfly, The more you chase it, the more it will elude you. But if you turn your attention to other things, It comes and sits softly on your shoulder. Discuss what "other things" you think a married person should turn his/her attention to and, in so doing, experience happiness as a fringe benefit.
Main areas requiring adjustment --Money management --In-law relationships --Sexual relationship --Social activities and recreation	Think of the marriages you know and identify the areas of conflict or the areas requiring adjustment.

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- --Associating with friends
- --Religious life
- --Training and disciplining children

Forms of adjustment

- --Compromise
  - .Both partners give in and find a solution that is satisfactory to both.
  - .The final adjustment contains some of each of their views.
- --Accommodation
  - .Partners agree to disagree.
  - .Partners accept their differences and do not let them grow into major problems.
- --Concession
  - .One partner loses all, while the other gains all.
  - .The only issue involved is who should do the conceding.
- --Martyrdom
  - .One of the partners is conflict-shy and will avoid trouble at all costs.
  - .The person who always gives in loses the respect of all involved.
- --Hostility state
  - .The couple lives in a permanent state of antagonism with constant quarreling and bickering.
  - .Hostility in one area spreads to other areas, and the marriage relationship deteriorates.

Conflict in relationships

- --Conflict can bring problems out into the open and lead to understanding, respect, and a solution.
- --Failure to handle conflict in constructive ways can lead to the breakup of a relationship.

Conflict styles--the way people behave when faced with disagreement

- --Physical violence
  - .Persons' feelings of anger or resentment grow so strong that they strike out at another person.

Read "Adjustments in Marriage," Contemporary Living, pages 178-188, or listen to your teacher describe five different forms of adjustment. Cite examples from your observations of each form.

Complete Activity 16, "Identifying Forms of Adjustment," to check your understanding of the five forms discussed.

Complete Activity 17, "Role Playing Forms of Adjustment," and analyze the strengths and weaknesses of the five forms.

Identify the form of adjustment you use most frequently with parents, siblings, dating partners, and friends. Based on this information, predict the form of adjustment that you are most likely to use with a marriage partner.

Analyze your behavior and decide if you need to make any changes. Set a specific goal and work toward it.

In role playing the five forms of adjustment, you experienced conflict in your relationship. Identify some positive effects of conflict. Identify the negative effects of failing to handle conflicts in constructive ways.

Think about the different ways your classmates responded to conflict. Read "Conflict in Relationships," Person to Person, pages 189-208, and summarize the characteristics of the five ineffective conflict styles in the text.

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- .This is one of the most destructive conflicts styles, particularly when expressed in the form of child abuse.

- --Withdrawal
  - .Person simply leaves, or withdraws, because he/she is uneasy or afraid of losing control over his/her feelings.
- --The silent treatment
  - .Person refuses to talk to the other person about the conflict.
- --Blow up
  - .Person seems to explode when angry and then gets over it quickly.
- --Bagging
  - .Person uses a combination of the silent treatment and the blow up.
  - .Person keeps hurts and anger inside and then "lets loose" or unloads the bag of resentment all at once over a minor incident.
- --The no-lose method of resolving conflicts
  - .Partners work out agreements over differences in a way that is acceptable to both.
  - .Method offers steps to use in making a compromise.
    - -Identify the conflict or problem.
    - -Suggest possible solutions.
    - -Judge the solutions.
    - -Pick the best solution.
    - -Work out ways of handling the solution.
    - -Discover how well the solution works.

Rules for fighting fair in the no-lose method

- --Focus on the issue.
- --Do not attack the person by making cutting comments.
- --Find a time when both partners agree that the are ready to resolve the conflict.
- --Stick to the issue and resolve the conflict. Both should agree that the issue is settled.

Think about these conflict styles and identify people who use these styles. Without giving the person's name, share an example of someone's using each style.

Think about your style. Ask a classmate who knows you well to share with your how he/she perceives your conflict style.

Discuss the need for people to "learn to fight." (It should be understood that the fighting is with words--not fists.)

Describe the natural way people fight by attacking one another with hurtful, cutting comments.

Discuss the kind of fighting that can strengthen a relationship by using the no-lose problem-solving method.

Complete Activity 18, "Practicing the No-Lose Method." Evaluate the solution and identify the form of adjustment.

Review the lesson on the interpersonal skills of attending, active listening, and responding.

Choose another partner and practice using effective interpersonal skills as you repeat the exercise, "Practicing the No-Lose Method."

Determine some rules for fighting fair in the no-lose method of resolving conflicts. Discuss the importance of sticking to the issue, avoiding hurtful comments, choosing a time suitable to both for seeking a solution, and staying with the issue until it is resolved.

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Marriage counseling

- --Sometimes adjustments are so poor and frustration is so great that professional help is needed to turn a deteriorating relationship back into a succeeding one.
- --This step requires the commitment of both spouses to the relationship.
- --The couple must be open-minded enough to reveal their true emotions and to accept counseling.

Sources of information on marriage counseling

- --Minister, priest, or rabbi
- --The American Association of Marriage and Family Counselors
- --The National Alliance for Family Life
- --United Fund Agencies in the area, including family service bureaus, child welfare agencies, parish welfare agencies, and mental health organizations.

Discuss the role of a marriage counselor in helping a couple resolve conflicts in their marriage. Discuss why it is important for both husband and wife to want help and be willing to talk and listen to each other.

Examine the wisdom of practicing interpersonal skills now. Discuss the value of both partners' learning these skills.
Identify sources of help for couples who cannot resolve conflicts on their own.

RESOURCES

Activity 16 - "Identifying Forms of Adjustment."

Activity 17 - "Role Playing Forms of Adjustment."

Activity 18 - "Practicing the No-Lose Method."

Books

Landis, Judson T., and Mary G. Landis. Personal Adjustment, Marriage, and Family Living. 6th ed. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1975.

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979.

Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Smith, Rebecca M., and Mary Lin Apicelli, Family Matters. New York: Butterick Publishing, 1982.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: Living in a Family

SUBTOPIC: Coping with Crises

OBJECTIVES: Identify situations of events that may result in a family crisis.

Recognize love and adaptation as key factors in resolving family crises.

Content	Student Activities
Crisis --A problem situation that the family cannot resolve by any of their normal problem-solving methods. --A situation that requires changes in the behavior of family members.	Identify situations that you would consider a crisis in your family. Read "Family Crises," *Person to Person*, pages 230-235, and define crisis.
Factors that make an event a crisis --Actual hardships of the situation --Resources of the family to cope with the hardships --Attitude of the family toward the event	Determine three factors that make a particular event a family crisis.
Events that may cause a crisis --Death --Separation and/or divorce --Infidelity --Alcoholism or chemical dependency --Delinquency of children --Disappearance of a family member --Unwanted pregnancy --Mental illness --Unemployment --Arrest or conviction of a family member --Diaster, such as a flood, fire, tornado, hurricane, car accident	Complete Activity 19, "Family Crises," and discuss events that could cause a crisis in a family.

Key factors in resolving a crisis
- --Love and affection (help family make the effort to meet a crisis)
- --Adaptation (helps a family solve a crisis)
  - .Develop new ways of behaving
  - .Shift power
  - .Assume new roles
  - .Improve communication

Resources
- --Personal strengths and relationship skills
- --Money or financial resources
- --Friends, extended family, church, and community

Identify two key factors that help a family resolve a crisis.

Select a crisis for your family. Identify several adaptations or new ways of behaving that you think would help your family overcome the crisis.

Discuss how a crisis could help a family become strong and stable and better equipped to face the crises of the future.

Identify resources that could help a family face a crisis situation.

Discuss the importance of effective interpersonal skills in a crisis. Review the levels of communication and analyze the effectiveness of each level in a time of crisis.

Examine the value of using attending skills and active listening. Review the patterns of responding, and analyze the effect of placating, blaming, computing, distracting, and leveling during a crisis.

RESOURCES

Activity 19 - "Family Crises."

Books

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979.

Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978.

Smith, Rebecca M., and Mary Lin Apicelli. Family Matters. New York. Butterick Publishing, 1982.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

TOPIC: The Community's Role in Supporting the Family

OBJECTIVE: Identify the organizations and the agencies in the community and the services they offer to support, strengthen, and reinforce the family.

Content	Student Activities
Governmental agencies --Agencies, programs, services, and eligibility requirements change with changes in administrations, legislation, and levels of appropriations. --State and Federal funds for public welfare programs in Louisiana are under the direction of the Department of Health and Human Resources (DHHR) under the general supervision of the Governor of the State.	Discuss the community's stake in the family. Discuss the responsibility of society for providing assistance to a family when the family's resources are inadequate to provide for the basic necessities of life. Discuss the ways governmental agencies assist families. Examine the impact of changes in the State and Federal government on public welfare programs.
Department of Health and Human Resources (selected offices and programs that assist families) --Office of Family Security (OFS) .Assistance Payments .Child Support Enforcement Services .Disability Determinations .Food Stamps .Medical Assistance	Identify the department responsible for administering these programs in the State of Louisiana. Identify the agency in your parish that is responsible for the programs administered through the State Office of Family Security. Listen to a representative from the Family Security office in your area describe the programs available to support the family and the eligibility requirements for recipients. Read and discuss the information related to services of the Office of Family Security in the "Summary of Selected Programs in the Department of Health and Human Resources," Activity 20.

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--Office of Health Services and Environmental Quality (OHSEQ)
  .Division of Disease Control
    -Vaccine Preventable Disease Section
    -Venereal Disease Control Section
    -Tumor Registry Section
    -Pharmaceutical Services Section
  .Division of Personal Health Services (coordinates Medical Social Services)
    -Maternal and Child Health Programs
    -Improved Pregnancy Outcome Project
    -Dental Services
    -Nutritionist Services
    -Women, Infants, and Children's Supplemental Food Program (WIC)
    -Family Planning
    -Handicapped Children's Services Program
    -Statewide Hemophilia Program
--Office of Hospitals
  .Eight general hospitals
  .Three special hospitals
  .Bureau of Emergency Medical Services (EMS)
--Office of Human Development
  .Division of Vocational Rehabilitation
  .Division of Blind Services
  .Division of Youth Services
  .Division of Evaluation and Services
    -Protective Services
    -Foster Care
    -Client Placement Services
    -Day Care
    -Work Incentive Program
    -Family Support Services

Discuss ways to reduce the funds needed by families receiving payments or assistance from the Office of Family Security.

Discuss the responsibilities of able-bodied, working parents, both fathers and mothers, for providing support for their children.

Listen to a speaker from your local health unit or the school nurse describe health services that are available in your community. Ask questions about the WIC program, Family Planning, and Handicapped Children's Services.

Determine the location of the health unit and find out how to get vaccinations for preventable diseases, nutritionist services, prenatal care, and treatment for venereal diseases.

Determine the location of the general hospital in your area and identify the three special hospitals in the State.

Describe the programs administered by the Office of Human Development. Listen to a speaker from one of the programs describe the services provided or select a particular program and research the particular services provided in your community.

- --Office of Mental Health and Substance Abuse
  - .Mental health facilities
  - .Substance abuse programs
- --Office of Mental Retardation
  - .Residental Facility Program
  - .Developmental Disabilities
  - .Day Developmental Training Program
- --Office of the Secretary
  - .Advocacy Services
    - -Child Development Bureau
    - -Civil Rights Bureau
    - -Bureau for Handicapped Persons
    - -Bureau for Women
    - -Bureau of Volunteer Coordination

Louisiana Cooperative Extension Service

- --Is supported by local, State and Federal funds.
- --Has offices in every parish.
- --Provides educational programs and assistance in all areas of home economics to help families help themselves achieve quality family life.

Council on Aging

- --Is a private, non-profit corporation.
- --Receives funds from the city or parish, State, and Federal sources.
- --Functions as a line department of the city and utilizes city services, but it is not under the city.
- --Has no needs test, but requires participants to be 60 years old or over.
- --Offers some of the following services (Services vary with the community.)
  - .Information and references.
  - .Legal help, such as preparation of wills, representation in court and divorce hearings
  - .Meals on Wheels

Determine the availability of mental health facilities and substance abuse programs in your community.

Determine the services available for persons who are mentally retarded.

Identify the special services of advocacy bureaus under the Office of the Secretary in the Department of Health and Human Resources.

Visit your parish extension service office and find out about the programs and services available to help families. Examine the literature on display and select brochures of interest to you.

Listen to the extension home economist describe how the extension service can assist you in solving problems.

Listen to a representative from the Council on Aging describe the services available to persons over 60. Identify ways you could make eligible persons aware of these services.

Listen to a classmate who has visited the Council on Aging describe the program and services, if a representative is not available.

.Homemaker program, such as someone to come in to clean and care for the home .Sitters .Health screening services .Hospital outreach services .Ombudsman .Senior Citizen Activity Centers .Retired Senior Volunteer Program (RSVP)	
Civic organizations --Kiwanis Club --Rotary Club --Jaycees --Junior League --Other	Identify civic organizations that have projects to assist the family. Interview selected leaders in these organizations and report on their projects and activities.
United Way agencies in the community	Determine the United Way agencies in your community and identify the services they provide for families.
Churches and synagogues	Share information on the special programs and services for families sponsored by your church or synagogue.

RESOURCES

The Department of Health and Human Resources Annual Report--Fiscal Year 1980. Baton Rouge: Department of Health and Human Resources.

UNIT IV. BUILDING AND STRENGTHENING FAMILY RELATIONSHIPS

ACTIVITIES

Activity 1

MATURITY IS.....

Maturity is the ability to control anger and settle differences without violence or destruction.

Maturity is perseverance, the ability to sweat out a project or a situation in spite of opposition and discouraging setbacks.

Maturity is unselfishness--responding to the needs of others, often at the expense of one's own desires or wishes.

Maturity is the capacity to face unpleasantness and frustration, discomfort and defeat, without complaint or collapse.

Maturity is humility. It is being big enough to say, "I was wrong." And, when right, the mature person need not say, "I told you so."

Maturity is the ability to make a decision and stand by it. The immature spend their lives exploring endless possibilities, then do nothing.

Maturity means dependability, keeping one's word, coming through in the crisis. The immature are masters of the alibi--confused and disorganized. Their lives are a maze of broken promises, former friends, unfinished business, and good intentions which never materialize.

Maturity is the art of living in peace with those things we cannot change.

Source: "What Makes People Successful." National Research Bureau, Inc., 424 North Third Street, Burlington, Iowa 52601, p. 2.

Activity 2

IDENTIFYING VALUES

Rank the values listed below from 1 to 15 in the order of their importance to you. Use 1 for the most important value and 15 for the least important.

__________ People

__________ Mental health

__________ Companionship

__________ Good books

__________ Clean house

__________ Physical health

__________ Beautiful clothes

__________ Expensive home

__________ Peace of mind

__________ Happy family life

__________ Pets

__________ Plenty of money

__________ Popularity

__________ Pretty or handsome

__________ Good education

Activity 3

FEELINGS ABOUT DRUGS

How you feel about drugs and their use and abuse may be more important in influencing your use of drugs than just knowing the facts about drugs. The following questions will help you explore your feelings about drugs, including alcohol. In the blank before the number, write "Yes," "No," or "N/A" as an answer. "N/A" means not applicable, which is the appropriate response for you if you have never used drugs or alcohol.

Note:
Your responses are for your eyes ONLY. This sheet will not be shared with classmates or the teacher. Do not put your name on your paper.

___ 1. Do you ever take drugs because of your problems?

___ 2. Do you get mad when someone says you're taking too much or too many drugs?

___ 3. Have you ever forgotten something you did while taking drugs?

___ 4. Do you ever do anything when you are on drugs that you are ashamed of?

___ 5. Do you feel you can handle drugs better than your friends?

___ 6. Do you look forward to the times when you can use drugs?

___ 7. Do you stay away from non-drug users?

___ 8. Do you avoid talking about the dangers of abuse of drugs?

___ 9. Do you tell yourself that others use more drugs than you?

___10. Has taking drugs ever caused you any trouble?

___11. Do you ever take more drugs than you planned?

___12. Have you ever taken drugs to "pay someone back?"

Think about your answers to these questions. What kind of pattern do your feelings about drugs produce? Are you relying on drugs for strength and self-confidence? What kind of drug decisions are your feelings leading you to make? If you have problems related to your use of drugs or alcohol, talk to someone--your parents, school counselors, SAPE' team members, or your minister--to get help.

Adapted from: Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978, p.98.

Activity 4

MY OWN VIEW

1. Jill was caught leaving a large department store with several cosmetics in her purse. I think/feel ________________________________
____
____

2. John and some of his buddies sprayed paint on tombstones in the cemetery. I think/feel ________________________________
____
____

3. My brother just lost his driver's license for speeding. I think/feel
____
____

4. Steve's drunk and insists on driving home. I think/feel ____________
____
____

5. I told Tina I needed a new pair of sunglasses but couldn't afford them. After leaving the store she opened her purse and offered me the pair I'd just admired. I think/fee ____________________________
____
____

6. Bill and Roy broke into the candy machine and are offering everyone candy. I think/feel ________________________________
____

7. John wants me to go out with him Saturday. I know he's a very popular boy in school but he's also a reckless driver. I think/feel ________
____
____

Adult Roles and Functions Curriculum. West Virignia Curriculum Guide.

Activity 5

NONVERBAL MESSAGES

Let's see if you can tell the difference between nonverbal messages indicating affection and those indicating hostility. In the spaces provided, write an A if you think the message indicates affection and an H if you think the message indicates hostility.

_____ 1. Looking directly at another student and giving undivided attention.

_____ 2. Engaging in friendly humor with others.

_____ 3. Yawning or showing signs of boredom.

_____ 4. Sitting in close proximity to the other person.

_____ 5. Leaning toward the other person.

_____ 6. Sitting relatively far away.

_____ 7. Greeting person in a formal manner.

_____ 8. Making casual physical contact when appropriate.

_____ 9. Exhibiting a cold facial expression.

_____10. Shuffling papers while listening to another person.

Check and correct your responses.

Answers:		
	1. A	6. H
	2. A	7. H
	3. H	8. A
	4. A	9. H
	5. A	10. H

Adapted from: Pecoraro, Alice. Increasing Effectiveness in Interpersonal Skills. Baton Rouge: Louisiana Department of Education, 1981.

Activity 6

WAYS I COMMUNICATE NONVERBALLY

Review your recent nonverbal behavior. Consider positioning, eye contact, facial expressions, tone of voice, and gestures. Give four examples of your nonverbal communications and the messages you sent by completing the statements below.

Example: I communicated nonverbally by using good eye contact which indicated my interest in Jim's statement.

1. I communicated nonverbally by ______________________________
______________________ which indicated ______________________
____.

2. I communicated nonverbally by ______________________________
______________________ which indicated ______________________
____.

3. I communicated nonverbally by ______________________________
______________________ which indicated ______________________.

4. I communicated nonverbally by ______________________________
______________________ which indicated ______________________
____.

Source: Pecoraro, Alice. Increasing Effectiveness in Interpersonal Skills. Baton Rouge: Louisiana Department of Education, [illegible].

Activity 7

SELF INVENTORY OF LISTENING HABITS

(Stewart and Dangelo, 1980)

Directions: Read this list and place a check ✓ in front of each habit that you have, if you use that habit at least 50% of the time.

____ 1. I prepare myself for listening by focusing my thoughts on the speaker and expected topic and committing my time to listen.

____ 2. I ask questions about what I have just heard before letting the speaker know what I heard and understood.

____ 3. I follow the speaker by reviewing what he or she has said, concentrating on what the speaker is saying and anticipating what he or she is going to say.

____ 4. I analyze what I am hearing and try to interpret it to get the real meaning before I let the speaker know what I heard and understood.

____ 5. I look at the speaker's face, eyes, body posture, and movement and listen to his other voice cues.

____ 6. I think about other topics and concerns while listening.

____ 7. I listen for what is not being said as well as for what is being said.

____ 8. I fake attention to the speaker, especially if I am busy or think I know what the speaker is going to say.

____ 9. I show in a physical way that I am listening and try to help set the speaker at ease.

____10. I listen largely for the facts and details more than I listen for ideas and reasons.

____11. I know the facial, body, and vocal cues that I am using while listening.

____12. I evaluate and judge the wisdom or accuracy of what I have heard before checking out my interpretation with the speaker.

____13. I avoid sympathizing with the speaker and making comments like "I know just what you mean, it's happened to me" and then telling my story before letting the speaker know what I heard and understood.

____14. I find myself assuming that I know what the speaker is going to say before he or she has finished speaking.

____15. I accept the emotional sentiment of the speaker.

____16. I think up arguments to refute the speaker so that I can answer as soon as he or she finishes.

____17. I use echo or mirror responses to feed back to the speaker specific words and phrases the speaker has used that I need clarified.

____18. I am uncomfortable with and usually reject emotional sentiments of the speaker.

____19. I paraphrase or summarize what I have heard before giving my point of view.

____20. I am easily distracted by noise or the speaker's manner of delivery.

Evaluation:

Count the number of even-numbered items you checked. ________

Count the number of odd-numbered items you checked. ________

All of the even-numbered items you checked are INEFFECTIVE listening habits. All of the odd-numbered items you checked are your EFFECTIVE listening habits. Identify habits that you want to change.

Source: Pecoraro, Alice. Increasing Effectiveness in Interpersonal Skills. Baton Rouge: Louisiana Department of Education, 1981.

Activity 8

IDENTIFYING FEELINGS

Directions: Using the feeling word list, fill in the blanks to identify the feelings present in the situations. Then check your choices with the teacher's key to see if they are similar. Try to list at least two feeling words.

EXAMPLE:

Student to teacher: "I feel great! The dress I made in class for my little sister fits her perfectly!"
Feelings present: happy, proud

1. FHA President to secretary: "Some members are really down on us, because we're FHA officers, and they think we get special treatment."
Feelings present: ______________________________

2. Joan to Mary: "I've been on top of the world since John asked me to go to homecoming."
Feelings present: ______________________________

3. Quarterback to center: "I just couldn't do things right tonight. I really let the team down."
Feelings present: ______________________________

4. Teenager to mother: "Now, look at this. Don't you think I did a good job?"
Feelings present: ______________________________

5. Child to babysitter: "I really don't want to go to bed. Will you come to my room with me."
Feelings present: ______________________________

6. Jeff to Tom: "High school is such a drag. I thought this class would be fun, but there's nothing to it."
Feelings present: ______________________________

FEELING WORD LIST

afraid
angry
bored
calm
caring
considerate
contented
courageous
disappointed
disgusted

embarrassed
excited
frightened
frustrated
happy
honest
hopeful
ignored
insecure
jealous

joyful
loving
lonely
mad
miserable
moody
overjoyed
peaceful
pleased
proud

resentful
rejected
satisfied
scared
shy
tense
thrilled
unhappy
useless

Evaluation: Check to see if your words are synonymous with the answer key.

ANSWER KEY:

1. Embarrassed, resentful, rejected
2. Overjoyed, happy, excited, thrilled
3. Disappointed, miserable, embarrassed
4. Pleased, proud, satisfied
5. Lonely, scared, afraid, insecure
6. Bored, frustrated, disgusted

Adapted from: Pecoraro, Alice. Increasing Effectiveness in Interpersonal Skills. Baton Rouge: Louisiana Department of Education, 1981.

Activity 9

PARAPHRASING

Paraphrasing is one technique to use in responding that is helpful. In paraphrasing, you essentially repeat the other person's statement in your own words. Paraphrasing reveals to the other person that you have understood what he or she has said. Some introductory phrases that are beginning paraphrasing resonses are:

You feel......
As you see it.....
You believe.....
What I hear you saying is.....
You think.....

Read the responses to the statements below. In the spaces provided, write an H if you think the response is harmful or not helpful and a P if you think the response paraphrases the feelings of the speaker and shows empathy, respect, and warmth.

Teenager to parent: "I wish you'd treat me like I'm 17 years old instead of six."

Parent's response:

________________ 1. "Don't talk to me in that tone of voice."
________________ 2. "You're really upset."
________________ 3. "You feel resentful because of the way I'm treating you."

Sally to Sara: "My parents are living in the Dark Ages. They won't let me do anything that your parents let you do."

Sara's response:

________________ 1. "If you think your parents are bad, you should have Jenny's parents."
________________ 2. "Why don't we ask my parents to help you by talking to your parents?"
________________ 3. "You feel angry and resentful because your privileges aren't the same as mine."

Practice paraphrasing in your responses to friends and family. Try to give helpful responses by identifying their feelings and showing empathy, respect, and warmth.

ANSWER KEY:
1. H   1. H
2. H   2. H
3. P   3. P

Adapted from: Pecoraro, Alice. Increasing Effectiveness in Interpersonal Skills. Baton Rouge: Louisiana Department of Education, 1981.

Activity 10

DATING AS PREPARATION FOR MARRIAGE

Dating is the first step in the process of building a marriage relationship. Some dating behavior is good preparation for marriage and other aspects of dating are not.

Divide into pairs and discuss the following statements. If you think the dating behavior or experience would be good preparation for marriage, place a + in front of the statement. If you think the behavior would be poor preparation, place a - in front of the statement. On the line below the statement, give the reason(s) for your choice.

_____ 1. Kevin went steady with two girls from different schools during the last semester of his senior year.

____

_____ 2. Jeff and Martha attend religious services together each week.

____

_____ 3. Sally is engaged to the only boy she has ever dated.

____

_____ 4. David dates only the best-looking girls in school, and he never asks anyone out more than twice.

____

_____ 5. Jerry saves his money for special occasions and only takes Sarah out to exclusive restaurants.

____

_____ 6. Sam and Karen both work part time at the same fast food restaurant.

____

_____ 7. Ted and Judy frequently babysit with Ted's younger brother and sister.

____

_____ 8. Jennifer and Tom usually take Jennifer's best friend with them when they go out.

____

_____ 9. Margaret is going steady with Don who lives 100 miles away, and they see each other once a month.

____

_____10. Mark never talked about himself on dates with Susan. They had study dates at Susan's house, but Susan has never met his family.

____

_____11. Mary gets very upset and angry with John, because he leaves her alone at parties and dances, but she has never mentioned this to John.

____

When you have finished discussing each situation, report your decisions to the class. Did everyone agree? What reasons were given for the responses?

Adapted from: Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978, pages 252-253.

Activity 11

MATE SELECTION ANALYSIS

The person whom I marry should:

	Very Important	Slightly Important	Not Important
1. Be very ethical...........			
2. Be religious...............			
3. Like children..............			
4. Be sociable................			
5. Be hardworking.............			
6. Be orderly.................			
7. Be punctual................			
8. Have a sense of humor......			
9. Be athletic................			
10. Be optimistic..............			
11. Be generous with praise....			
12. Be a good listener.........			
13. Be outgoing................			
14. Be cooperative.............			
15. Like doing things for others			
16. Enjoy the outdoors.........			
17. Enjoy going out to movies..			
18. Enjoy being with other people..................			
19. Enjoy staying home.........			
20. Enjoy talking..............			

Source: Butterick Publishing, A Division of American Can. 1976.

Activity 12

FOCUS ON YOU

How will you know when you are old enough to marry? Think through your answers to the following questions. What other criteria for maturity should be added to the list? If you are dating someone seriously, think these points through together. Do most of your answers show a similar pattern?

1. Am I relatively independent of my parents?
2. Do I make decisions on the basis of carefully gathered facts, or do I tend to jump to conclusions and make impulsive decisions?
3. Have I outgrown rebellion as a motive for choices? Am I motivated by a wish to show that I can do as I please?
4. Have I completed my education? Do I have enough education and work skills to support a family?
5. Have I found job security? How long have I held the same position?
6. How well do I manage the money I earn? Do I run out of money and find that I don't know what happened to it? Or can I make and follow a budget?
7. Am I old enough to undertake the responsibilities and obligations of being a husband (or a wife) and a parent? Particularly, can I consistently sacrifice my own pleasures and wishes for the sake of others?
8. Am I ready to take on the regular routine of a permanent job? Of housework? Cooking three meals a day? Caring for babies or children?
9. If things go wrong, must I find someone else to blame or can I accept responsibility for my mistakes and do the best I can?
10. Am I sufficiently flexible to make the adjustments that marriage requires?
11. Has my judgment stabilized as to the type of marriage partner I want? How long has it been since I considered someone very desirable who would not suit me now?
12. Am I sure that I am ready to settle down? Do I still need time to be free to run around with my friends?

Activities 12 and 13 adapted from: Landis, Judson T., and Mary G. Landis. Personal Adjustment, Marriage, and Family Living. 6th ed. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1975, pages 170-171, and 214-217.

Activity 13

WILL YOUR LOVE GROW AND LAST IN MARRIAGE?

Your answers to the following questions can help you decide whether or not the love you feel for someone is the kind that can grow and last in marriage.

1. Are we both mature enough so that our personality needs will not change greatly in the next few years? Between the years of 17 and 24 most people change greatly.
2. How many important interests do we have in common?
3. Are our backgrounds similar enough so that we could understand each other readily in marriage?
4. What about the family of the person I love? Are they a happy, congenial family?
5. What do my family and friends think of him (her)?
6. Do we quarrel? A few quarrels may occur in almost all courtships, but many quarrels mean that there will be many quarrels in marriage.
7. Am I comfortable around this person? Can I be my real self or do I have to live up to his (her) expectations?
8. How well do we agree on roles of men and women? Does one of us believe in equality and the other in the male-superior and female-inferior pattern in life?
9. Have we been acquainted long enough to know how well we agree on important matters?
10. How much do we confide in each other?
11. Would I want to change this person if I married him (her)? It probably cannot be done.
12. Do I respect his (her) judgment?
13. How mature are we? Have we learned the difference between conjugal love and physical attraction? Do we base our expectations on romantic stories and movies?
14. Do we have the same goals in life? Are we going in the same direction, so we can happily strive for the same things?

Answer these questions honestly. It never hurts love to look at it reasonably. Love that passes the tests of reason is worth sacrificing for and worth working to maintain. Love will enrich all of life and will be a strong force holding a marriage together.

Activity 14

FAMILIES USA

(Pretest)

Directions: Complete the following sentences by filling in the correct word in each blank.

1. A family headed by one adult is called a single ___________ family.
2. A self-sufficient family consisting of mother, father, and one or more children living in the same household is the _________ family.
3. A greater percentage of people are choosing to remain ____________.
4. The major reasons for single parent families are ________________ and divorce.
5. Many couples may choose not to have _______________________.
6. A (an) ___________________family is one with three generations living together in the same household.
7. People who marry, divorce, and remarry are engaged in _____________ monogamy.
8. Groups of nonrelated people living together are called ___________.
9. Two people, each with children, who marry create a (an) ___________ family.

Pretest Key

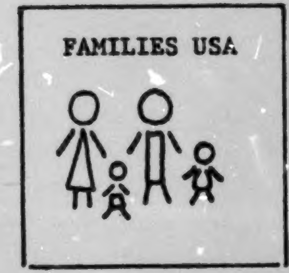
1. Parent
2. Nuclear
3. Single
4. Death
5. Children
6. Extended
7. Serial
8. Commune
9. Blended

Adapted from: Adult Roles and Functions Curriculum Guide. West Virginia.

Activity 15

LOOKING AT FAMILIES IN THE USA

1.


FAMILIES USA

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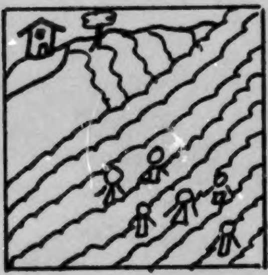

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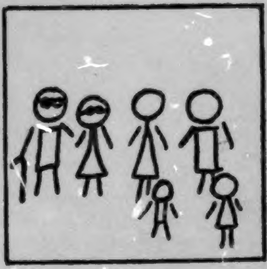

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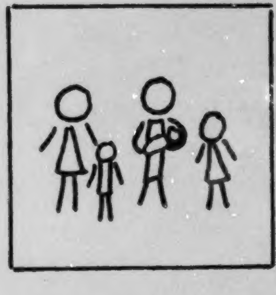

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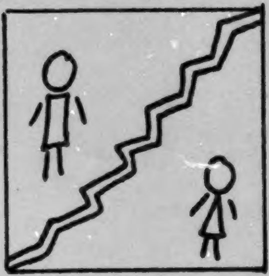

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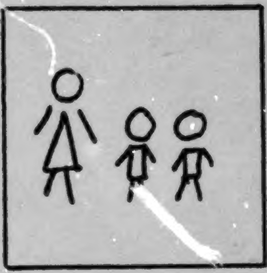

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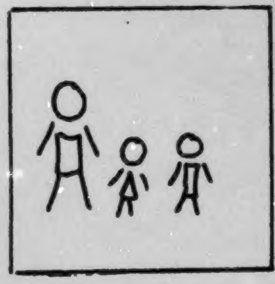

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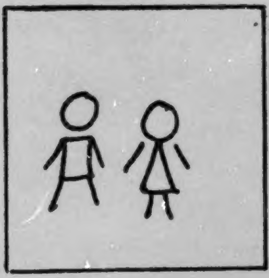

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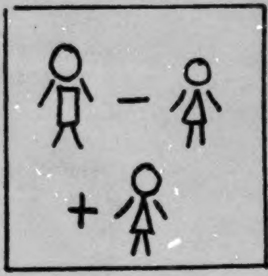

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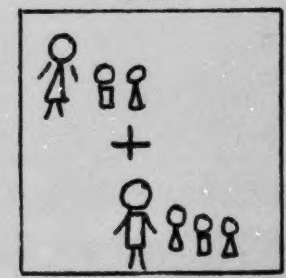
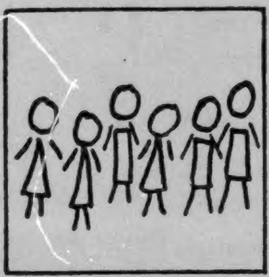


11.



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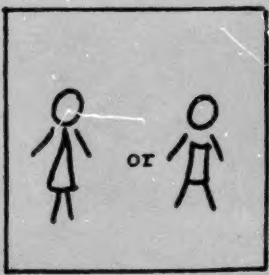

Activity 15

LOOKING AT FAMILIES IN THE USA
Script

1. Let's look at families in the USA. Here, as elsewhere, the family is the basic unit of society. Just what makes up a family is a question often debated. In a broad sense, the family is a group of people living together who share resources and care for each other. We also consider the family to be based on blood relationships (parent/child or brother/sister) or on **marital** contracts (husband/wife). Families are not all the same in the USA, and they differ even more in other cultures. Some ways they differ are in number of members; living arrangements; number of mates; how mates are selected; and rights, roles, and responsibilities of family members.

2. When the United States was formed in 1776, 95 percent of the people lived on farms. A family in those days was a more nearly self-sufficient unit than it is now. Families grew their own food, made their own clothing, and provided their own entertainment. A large family was an asset in getting things done, since there was little mechanization, and in sharing responsibilities. Having many children was considered a good thing, and other kinfolk were welcomed into the household.

3. Some households were made up of three generations--an extended family. The three-generation family may have been less common than we suppose, however, because the lifespan was so much shorter than it is today. Nevertheless, when grandparents were still living, there were mutual advantages for all to live together. Aunts, uncles, and cousins were often part of the household. This arrangement helped greatly in caring for children.

4. Things began changing in about the middle of the 1800's as industry developed. Many young people left the farms for the city. Cities became crowded and suburbs sprang up to take care of the growing population following World War II. Many houses in the suburbs were small, hence the nuclear family made up of parents and children became the common thing.

5. The divorce rate today is at an all time high, with 40 percent of all marriages ending in divorce. It is predicted that half of the children born in 1977 will spend part of their childhood in a home with only one parent.

6. A family unit headed by only one adult is called a single parent family. This parent is most likely to be female and divorced, widowed, or deserted. She may have never married, or she may have adopted a child.

7. A single parent family may also be headed by a male. He may be divorced, his wife may have deserted him, or she may be deceased. Men, as well as women, now adopt children.

8. Many couples choose not to have children. This type of household forms another kind of American family. In the past, not having children was seldom a choice as it is today.

9. Monogamy is the legal system in the United States. This means having only one mate. Here women have only one husband, and men have only one wife--at least at any one time. Because so many people marry, divorce, and remarry, we describe the pattern as serial monogamy.

10. Apparently people who divorce still have faith in marriage. Nearly half of the people who divorce marry again. When they have children, the new family created is called a blended or reconstituted family, perhaps with his, her, and their children.

11. Communes are considered by some to be a type of family--a group of unrelated adults living as a unit. The group usually shares responsibility for caring for children. The number of people living in communes grew rapidly in the 1960's, but there have been numerous experiments in group living throughout history. Communes in the past have gradually, or sometimes suddenly, dissolved, as do many today.

12. Many people prefer to remain single or live alone. The largest percentage of these are under 35 or are older people who prefer independence to living with grown children. Whether or not they are living with relatives, most people living alone still have ties with kinfolk. The telephone, mail service, and easier modes of travel make contact with relatives living elsewhere easier than it was in the past.

13. Families USA. There are many different kinds.

Adapted from: Adult Roles and Functions Curriculum Guide. West Virginia.

Activity 16

IDENTIFYING FORMS OF ADJUSTMENT

Match each descriptive statement with the appropriate adjustment form on the right by placing the correct letter in front of the statement.

_____ 1. More companionship is maintained.

_____ 2. It allows a partner to win certain issues.

_____ 3. The couple agrees to disagree.

_____ 4. Quarreling and bickering are constant.

_____ 5. One partner gives in constantly.

_____ 6. Tension and antagonism are outwardly expressed.

_____ 7. Differences continue to exist, but they do not hinder the relationship.

_____ 8. Neither partner has to make a great sacrifice in giving in to the other.

_____ 9. Both partners must be willing to gamble on a win or lose outcome.

_____10. Respect is lost for the person who always gives in.

A. Accommodation
B. Compromise
C. Concession
D. Hostility state
E. Martyrdom

Answer key

1. B
2. C
3. A
4. D
5. E
6. D
7. A
8. B
9. C
10. E

Adapted from: Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979, p. 189.

Activity 17

ROLE PLAYING FORMS OF ADJUSTMENT

Role play the following situations. For each situation role play one form of adjustment that you consider unsatisfactory and one form that demonstrates satisfactory adjustment.

Area of conflict - Recreation/In-law relationships

Where should they go for the holidays? Bill and Beth live in Monroe. Beth's parents live in Chicago, and Bill's parents live in Los Angeles. They have five days of vacation. They can go to only one place, and each wants to go home for the holidays. They have money for a trip.

Area of conflict - Money management

Ann and David have received an income tax refund check. Ann wants to put it in a savings account, and David wants to use it to purchase a stereo radio for his car.

Area of conflict - Religious life

Craig and Julie married in college and have not made any decisions concerning their church membership. Julie wants Craig to join her church, but Craig is reluctant to do this.

Area of conflict - Associating with friends/Recreation

Jane and Tom have been married for several months. During deer hunting season, Tom likes to spend his free time with his friends. Jane is lonesome at home alone and wants Tom to spend more of his free time with her redecorating the house.

Adapted from: Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979, p. 189.

Activity 18

PRACTICING THE NO-LOSE METHOD

The no-lose method of resolving differences is not difficult to learn, but it doesn't come naturally to most people. It must be practiced to be effective. This activity will help you gain some practice in the no-lose method.

Choose a partner, preferably someone with whom you have a real conflict. Decide with your partner what conflict you are going to work on. Try to think of all the possible solutions to the problem. At this stage, the more suggestions you can think of, the easier other steps will be later. Some suggestions may be impractical or silly, but don't judge them now. Simply list all suggestions or combinations of suggestions.

Now begin judging the suggestions. Which ones would be impossible? Which ones would not be satisfactory to you? Which ones does your partner object to? If you eliminate all the suggestions, go back to the last item and suggest some more possibilities.

Now, of the suggestions that are left, which one would be the best for both of you? The best solution must be agreeable to both you and your partner so that no one loses the fight. You both win by picking an answer that suits both of you.

Now figure out how you would work this solution. What arrangements would you have to make? What changes would have to be made? Think of all the items that would be necessary to make the solution work.

Finally, if you have been using a real situation, put your solution into action and see how it works.

What form of adjustment does this exercise represent? Accommodation? Compromise? Concession? Martyrdom? Hostility state?

In resolving this conflict, what interpersonal skills did you use? Active listening? Attending skills? Responding with "I messages" and leveling? Did your partner sense empathy, warmth, and respect as you worked toward a solution?

If you did not practice these interpersonal skills, review your notes, and repeat this exercise using these skills.

Adapted from: Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978, p. 205.

Activity 19

FAMILY CRISES

A crisis is an event that causes changes in a person's or family's normal behavior. What is a crisis for one family may not be seen as a crisis by another family. This exercise will help you explore what family crisis means to you and your classmates.

Given below is a list of events that could cause family crises. Read through this list and, on a separate sheet of paper, write down all the events that you think would cause a family crisis.

Loss of an arm or a leg by a family member
Pregnancy of an unmarried family member
Death of a family member
Loss of a job by a family member
Failure of a family member to graduate from high school
Family income cut in half
Relative coming to live with the family
Divorce or separation
Birth of a mentally retarded child
A three-month hospital stay by an ill family member
Chemical dependency of a family member
Destruction of the home by flood, earthquake, tornado, or hurricane
Commitment of a family member to a mental hospital
Arrest of a family member for theft or another crime

Form a group with three other class members. Compare your lists of family crises. Did your lists differ? Discuss with the others your reasons for including certain events on your list. Make a master list that contains those events all group members mentioned on their individual lists.

Adapted from: Sasse, Connie R. Person to Person. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1978, page 235.

Activity 20

SUMMARY OF SELECTED PROGRAMS in the DEPARTMENT OF HEALTH AND HUMAN RESOURCES

Office of Family Security (OFS) is responsible for the administration of the following programs: Assistance Payments, Child Support Enforcement Services, Disability Determinations, Food Stamps, and Medical Assistance.

Assistance Payment Programs

1. Aid to Families with Dependent Children (AFDC) program provides cash payments to families with dependent children who are deprived of the support of one or more parents because of death, disability, or continued absence, if the family's subsistence needs cannot be met by its own resources. Eligibility factors are verified and documented at the time of application and at six-month intervals thereafter.
2. General Assistance Program provides State funded financial and medical assistance to persons who are partially and/or temporarily disabled but do not qualify for other Federal/State programs.
3. Individual and Family Grant Program is activated upon the Presidential declaration of a disaster.
4. Mandatory State Supplementation for Recipients of the Federal Supplementary Security Income Benefit program assures that no aged, blind, or disabled recipient suffers a reduction in income as a result of the change from State programs to the Federal SSI Program.
5. Refugee Assistance and Assistance for Repatriated American Citizens program provides public assistance to significant numbers of refugee families from Southeast Asia and Cuba and to repatriate American citizens.

Food Stamp Program promotes the general welfare and safeguards the health and well being of the nation's population by raising the level of nutrition among low-income households. The Food Stamp Program is a cooperative effort of Louisiana and the United States Department of Agriculture.

Child Support Enforcement Program has responsibility for locating absent parents, establishing paternity, and establishing and enforcing support obligations in child support cases.

Medical Assistance Program provides payment for health care given to eligible recipients of Supplemental Security Income (SSI), Aid to Families with Dependent Children (AFDC), and General Assistance (GA) recipients of Long Term Care facilities, foster care children, as well as Cuban and Indochinese refugees.

Disability Determinations Services has the responsibility of preparing determinations of disability on the claims of applicants living in Louisiana. This program secures pertinent medical and vocational evidence from the claimants' treatment sources; arranges for consultative medical examinations and/or vocational testing; assesses the physical and mental impariment; and determines the disability in accordance with Federal law and definition of disability.

Office of Health Services and Environmental Quality is responsible for the administration of a number of divisions and programs. Brief descriptions of selected divisions are given below:

Division of Disease Control

1. Vaccine Preventable Disease Section distributes vaccines for childhood diseases, investigates and implements measures to contains outbreaks of vaccine preventable disease, and assesses immunization levels among Louisiana children.
2. Venereal Disease Control Section attempts to reduce death, disability, and social loss due to venereal disease. Local health units are staffed with public health disease investigators who work multi-parish regions.

Division of Personal Health Services

1. Maternal and Child Health Program provides direct services to mothers in the prenatal and postpartal periods, to newborns, and to infants and children up to 21 years. Services are rendered by local personnel in parish health units and by State and regional consultants.
2. Dental Health Section is concerned with preventing and controlling dental diseases and promoting dental health in Louisiana through organized community efforts.
3. Nutritionist Services include staff consultation within OHSEQ and implementation of nutrition policies and plans for the agency.
4. Family Planning Program makes available family planning services, including education, information, counseling, physical examinations, laboratory testing, contraception, prescription, and referral to other services as requested.
5. Handicapped Children's Services Program delivers rehabilitation services to children who have a wide variety of handicapping conditions and whose families meet financial eligibility requirements.

Office of Hospitals has the mandated responsibility of providing general and specialized medical care to the citizens of the State of Louisiana. The eight general hospitals under its jurisdiction are as follows: Earl K. Long Memorial Hospital in Baton Rouge, E. A. Conway Memorial Hospital in Monroe, Huey P. Long Memorial Hospital in Pineville, South

Louisiana Medical Center in Houma, Dr. W. O. Moss Regional Hospital in Lake Charles, Lafayette Charity Hospital in Lafayette, Washington-St. Tammany Charity Hospital in Bogalusa, and the Lallie Kemp Charity Hospital near Independence. The special hospitals are the Jackson Special Hospital for inmates of the Louisiana Department of Corrections, the Villa Feliciana Geriatric Hospital in Jackson, and the New Orleans Home and Rehabilitation Center for extended care.

Office of Human Development is responsible for meeting the human service needs of Louisiana residents. It administers programs of specialized services for the blind, rehabilitation services for the physically/ mentally handicapped, comprehensive social services for persons who are dependent, neglected, abused, disabled, ill and/or elderly and specialized services for children in danger of becoming or alleged/adjudicated delinquent and in need of supervision. Protective Services for Children are of high priority, and emphasis is placed on the appropriate provision ofquality services in the areas of Shelter Care, Day Care, Foster Care, Adoption, and residential placement.

Office of Mental Health and Substance Abuse provides services and continuity of care for prevention, detection, treatment, rehabilitation, and follow-up care of mental and emotional illness in Louisiana. The Division of Substance Abuse is responsible for alcohol and drug abuse programs and administers a network of State operated prevention and treatment services for the citizens of Louisiana who are at risk in the overuse or abuse of alcohol, or other legal or illegal drugs.

Office of Mental Retardation provides comprehensive care and training to the State's mentally retarded citizens.

Source: The Department of Health and Human Resources Annual Report, Fiscal Year 1980. Baton Rouge: Department of Health and Human Resources.

UNIT V. PARENTING ROLES AND RESPONSIBILITIES

Suggested Time: 3-4 weeks

Topical Outline

UNIT V. PARENTING ROLES AND RESPONSIBILITIES

Topic: Readiness for Parenthood

Subtopics: Emotional Readiness
Physical Readiness
Financial Readiness

Topic: Parenting Skills

Subtopics: Understanding Developmental Tasks of Children
Promoting Physical, Social and Emotional, and Intellectual Development
Choosing Parenting Roles
Guiding the Behavior of Children

Topic: Recognizing Child Abuse and Neglect

Topic: Special Parenting Situations

Subtopics: One-Parent Families
Adoptive Parents
Foster Parents
Blended Families and Stepparents
Parents with "Special" Children

UNIT V. PARENTING ROLES AND RESPONSIBILITIES

TOPIC: Readiness for Parenthood

SUBTOPICS: Emotional Readiness
Physical Readiness
Financial Readiness

OBJECTIVES: Express an awareness of emotional, physical and financial factors related to readiness for the responsibilities of parenthood.

Content	Student Activities
A definition of parenting --Parenting refers to the knowledge, skills, and attitudes that parents have which influence the way they raise their children.	Define parenting and parenthood by discussing questions related to parenthood and ascertaining a workable definition. View filmstrip entitled "The Decision" in Preparation for Parenthood.
Exploring parenthood --Involves asking questions, such as: .Which individuals are involved in parenting? .What does child rearing involve? .How will I handle being a parent? .What roles do parents play? --Requires evaluating one's personal maturity in terms of emotional, physical, and financial readiness for parenthood.	Divide into buzz groups and discuss factors a person should consider when making decisions about parenthood.
Emotional readiness for parenthood --Feelings about parenting .Positive feelings can be demonstrated through satisfaction, new experience, new purpose, and meaning to life. .Negative feelings can be demonstrated by resentment in change in routine, readjustment of needs, and inability to love and to be loved.	Care for a marigold plant for a week as directed in Activity 1, "Plant Care," complete the evaluation, and relate your experiences in caring for a plant to caring for a child. Interview young parents who have just had their first child to find out how parenthood has changed their lifestyle. (Consider exchanging an hour of free babysitting for the interview after you complete this unit.)

--Questions to ask .Am I willing to meet another person's needs before my own? .Am I generous and giving of myself? .Would a child interfere with my personal development? .When I am around children for a while, do I get tired of caring for them? .Am I mature enough to be a parent?	Complete Activity 2, "Emotional Response Chart" to rate how you would feel if you had to perform several tasks that are required of a parent caring for a child. Describe the type of attitude you feel you would have in caring for a baby. Listen to questions asked by your teacher and identify responses that indicate emotional readiness for parenting.
Physical readiness --Factors to consider .State of health .Age .Weight .Dietary habits .Biological maturity .Emotional and mental health	Listen to a local gynecologist or the school nurse speak to the class on physical readiness and the importance of good dietary habits.
--Genetic factors to consider .Down's syndrone .Sickle cell anemia .Phenylketonuria .Tay-Sachs disease .Diabetes .X-Ray .Rh factor .Hemophilia	Contact the local March of Dimes for information on genetic factors related to birth defects and give reports on genetic factors to the class.
Financial readiness --The cost of having a baby involves: .Clothing for the mother-to-be. .Obstetrician's fees. .Pediatrician's fees. .Hospital costs. .Baby layette and diapers. .Baby furniture, bedding, and equipment. .Baby formula and food.	View the filmstrip entitled "Laying the Groundwork." Discuss the cost of having a baby. Identify needs and use catalogs, newspapers, and other resources to estimate the initial costs of having a child.
--Cost of child care .At home .Day care center .Private home	Develop a questionnaire to administer to parents who were both employed prior to the birth of their child and after the arrival of the baby. Include questions on the maternity leave provided by the employers, health insurance coverage of costs of childbirth, and the problems in child care for working parents.

Investigate the kinds of day care available in your community and list the costs, advantages, and disadvantages of each.	Prepare a budget in Activity 3, "Your Budget and the Costs of Rearing a Child." Refer to the budget you completed in Unit III and make the appropriate adjustments or prepare a new budget for a hypothetical couple with a new baby. Discuss the financial responsibilities of parenthood and identify the adjustments needed in the family's budget.
Motivatations for parenthood --Like children --Give feeling of self-fulfillment --Want to be needed --Want something to do --Help stabilize a marriage --Prove womanhood or manhood --Enjoy contributing to the development of children --Carry on family name --Meet desire of parents for grandchildren	Discuss motivations for having children. View filmstrip entitled "Tomorrow Happens Today" or "More Than Love" and explore reasons for having or not having children. Discuss the rewards of parenting and the special joys children add to a family. Discuss parenting as a matter of choice. Write a poem or brief paragraph expressing your personal feelings about the kind a parent you want to be.

RESOURCES

Activity 1 - "Plant Care."

Activity 2 - "Emotional Response Chart."

Activity 3 - "Your Budget and the Costs of Rearing a Child?"

Books

Brisbane, Holly E. The Developing Child. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1980.

Landis, Judson T., and Mary G. Landis. Personal Adjustment, Marriage, and Family Living. 6th ed. Englewood Cliffs, New Jersey: Prentice-Hall, Inc.,

Parnell, Frances Baynor. Homemaking Skills for Everyday Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1981.

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979.

RESOURCES (continued)

Filmstrips

"Laying the Groundwork," The Economics of Parenthood. Parents' Magazine Films, Inc., Dept. C, 52 Vanderbilt Avenue, New York, New York 10017.

"The Decision," Preparation for Parenthood. Sunburst Communications, 41 Washington Avenue, Pleasantville, New York 10570.

"Tomorrow Happens Today" and "More Than Love." March of Dimes Birth Defects Foundation, 1275 Mamaroneck Avenue, White Plains, New York 10605.

Publications

Genetic Counseling, March of Dimes Birth Defects Foundation, 1275 Mamaroneck Avenue, White Plains, New York 10605, 1979.

Birth Defects: The Tragedy and the Hope, March of Dimes Birth Defects Foundation, 1275 Mamaroneck Avenue, White Plains, New Uork, 10605, 1979.

UNIT V. PARENTING ROLES AND RESPONSIBILITIES

TOPIC: Parenting Skills

SUBTOPIC: Understanding Developmental Tasks of Children

OBJECTIVES: Identify the primary goal of parenting.

Identify the developmental tasks of children and explain the parents' role in helping the child achieve success.

Express an awareness of the relationship between understanding the child's stage of development and meeting the child's needs.

Content	Student Activities
Primary goal of parenting --To help children grow and become mature, independent individuals who can make their own decisions and accept responsibility for their actions.	Discuss the primary goal of parenting and the importance of raising responsible children.
Principles of development --Development occurs in both size and ability. --Development is orderly. --Development is uneven. --Development occurs in spurts. --Development goes from simple to complex behaviors. --A child's heredity and environment are inter-related aspects of his development. --Individual differences are always apparent. --Past experiences affect behavior at any moment.	Read and discuss information in Activity 4, "Principles of Development." Select one principle and give an illustration to demonstrate your understanding of the principle. Share your illustration with the class.
Developmental tasks --Skills, knowledge, functions, or attitudes that an individual should acquire during a specific period in life.	Read "Developmental Tasks and Skills" in Caring for Children, pages 114-147. Locate a definition of developmental tasks and discuss the responsibilities of parents for helping their child achieve the developmental tasks appropriate for the child's level of development.

Four concepts of developmental tasks --Every person faces these tasks. --Each person must accomplish these tasks for him/herself. --Each task must be successfully accomplished before a person can advance to the next developmental level. --There is a critical period when the child is in a state of readiness to learn a certain task.	List four concepts of developmental tasks and list examples or common sayings to illustrate these concepts. For example, a person must learn to walk before he can run.
Developmental tasks according to Havighurst --Infancy and early childhood --Middle childhood --Adolescence	Divide into three groups and determine the developmental tasks for one of the stages of development. Refer to Activity 5, "Developmental Tasks According to Havighurst" and prepare a set of posters or pictures to portray developmental tasks and identify the parents' role in helping the child achieve success. Present the results of your group's work to the entire class.
Stages of development --Baby's first year .Physical development .Emotional and social development .Intellectual development --Child from one to three .Physical development .Emotional and social development .Intellectual development --Child from four to six .Physical development .Emotional and social development .Intellectual development	View filmstrips from the Butterick Child Development Series, Growth and Development in Children, or Child Care and Development. Read available resources and discuss the stages of development. Work in three groups and complete Activity 6, "Stages of Development" to summarize characteristics of physical, emotional and social, and intellectual development for infants, children one to three, and children four to six. Refer to Havighurst's developmental tasks to complete those sections and to Activity 7, "Desirable Needs: Infancy Through Adolescence" and "Maslow's Hierarchy of Needs" for the sections on child's needs.

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	Check newspapers and magazines for cartoons and articles that illustrate a common misunderstanding of a developmental stage. Reports of accidents involving children are often good examples of parents' lack of knowledge of a particular developmental stage.
Applying knowledge of developmental stages --Selecting toys --Providing a safe environment --Helping children acquire developmental tasks --Promoting a positive self concept	Divide into four groups and discuss the importance of understanding various stages of development in: 1. Selecting toys for children. 2. Providing safe environments for children. 3. Helping children acquire developmental tasks. 4. Promoting a positive self concept.
	Summarize information from available resources and your discussion. Select a speaker from your group to present your group's summary to the class.
	Write a brief paragraph to explain why it is important to know when infants and young children can be expected to accomplish certain developmental tasks.

RESOURCES:

Activity 4 - "Principles of Development."

Activity 5 - "Developmental Tasks According to Havighurst."

Activity 6 - "Stages of Development."

Activity 7 - "Desirable Needs: Infancy Through Adolescence" and "Maslow's Hierarchy of Needs."

Books

Ames, Louise Bates. Child Care and Development. Philadelphia: J. B. Lippincott Company, 1979.

Brisbane, Holly E. The Developing Child. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1980.

Draper, Mary Wanda, and Henry E. Draper. Caring for Children. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1975.

RESOURCES (continued)

Draper, Thomas, and others. See How They Grow. New York: Butterick Publishing, 1980.

Hilderbrand, Verna. Parenting and Teaching Young Children. New York: Webster/McGraw-Hill Book Company, 1981.

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979.

Filmstrips

Butterick Child Development Series. Glencoe Publishing Co., Inc., 17337 Ventura Boulevard, Encino, California 91316.

Child Care and Development. McGraw-Hill Films/Project 7 Films, Inc., 1221 Avenue of the Americas, New York, New York 10020.

Growth and Development in Children. Parents' Magazine Films, Inc., Department F, 52 Vanderbilt Avenue, New York, New York 10017.

Charts

"Baby's Social and Emotional Growth" and "Steps in Baby's Physical Maturation." Proctor and Gamble Co., Educational Services, P. O. Box 14009, Cincinnati, Ohio 45214.

Curricular Materials

Child Development Curriculum Guide, Volume II, Bulletin 1664. Baton Rouge: Louisiana Department of Education, 1982.

Parenthood Education Curriculum Guide. Bulletin 1695. Baton Rouge: Louisiana Department of Education, 1982.

UNIT V. PARENTAL ROLES AND RESPONSIBILITIES

TOPIC: Parenting Skills

SUBTOPIC: Promoting Physical, Social and Emotional, and Intellectual Development

OBJECTIVE: Identify ways to promote a child's physical, social and emotional, and intellectual development.

Content	Student Activities
Promoting physical development --Good nutrition .Basic Four Food Groups .Healthy eating habits --Proper rest --Exercise --Immunizations and medical examinations --Safety --Cleaniness	Review Basic Four Food Groups and determine nutritional needs of children according to activity, sex, age, and body size. View transparency in Activity 8, "Establishing Healthy Eating Habits." Use available resources to determine three suggestions for making bedtime easier for infants and young children. Listen to the school nurse summarize information on appropriate medical care and immunizations for infants and young children. Examine your home to identify safety hazards for infants and children. Discuss the importance of cleanliness and a child's physical well-being. Discuss information in Baby Care Basics to summarize information on appropriate care to foster physical development.

Promoting social and emotional development

- Encourage children to work towards these goals.
  - To develop a positive self concept.
  - To develop a strong ability to give affection as well as receive affection.
  - To develop an attachment to parents and care-giving people.
  - To develop an interest in other people.
  - To learn to communicate with others.
- Show children, by example, ways to express emotions effectively.
  - Affection and love
  - Excitement
  - Joy and happiness
  - Fear
  - Anger
  - Jealousy
  - Grief and sadness

View film entitled "He Acts His Age."

Identify appropriate goals for a child's social and emotional development.

Play the game suggested in Activity 9, "Helping Solve Social Problems."

Consider these steps in giving your responses.

1. Begin with problem solving questions. ("What were you doing when the behavior occurred, and after the behavior occurred?" "What do you think are the effects of your actions?")
2. Help the child identify his feelings by being understanding and empathetic.
3. Help the child recognize the choices open to him and the possible consequences of his actions.
4. Help the child select a course of action, carry it out, and accept responsibility for his actions.

Discuss types of emotions and emotional behavior.

Debate the child's needs to express negative emotions.

Devise role-playing situations to illustrate adults' helping children manage their emotions in everyday life.

-- Exhibit techniques that enhance a healthy self concept.	View filmstrip entitled "Fostering a Healthy Self Concept" in Working with Children: Dealing with Daily Situations. Determine parental behaviors that enhance the development of a positive self concept.
Promoting intellectual development --Stimulation --Sensory experiences --Play --Interaction with others --Educational experiences .Planned excursions .Reading stories .Viewing selected movies, filmstrips, and TV programs .Playing records, tapes, etc.	Identify ways to help children develop intellectually. Include ways that involve development of the senses, ability to use verbal symbols, and perception and reasoning. Refer to Activity 10, "Intellectual Development and the Role of the Parent."

RESOURCES

Activity 8 - "Establishing Healthy Eating Habits."

Activity 9 - "Helping Solve Social Problems."

Activity 10 - "Intellectual Development and the Role of the Parent."

Books

Hilderbrand, Verna. Parenting and Teaching Young Children. New York: Webster/McGraw-Hill Book Company, 1981.

Norton, G. Ron. Parenting. Englewood Cliffs, New Jersey. Prentice-Hall, Inc., 1977.

Filmstrips/Film

"Fostering a Healthy Self Concept" in Working with Children: Dealing with Daily Situations. Parents' Magazine Films, Department F, 52 Vanderbilt Avenue, New York, New York 10020.

"He Acts His Age." McGraw-Hill Films, 1221 Avenue of the Americas, New York, New York 10021.

Publications

A Handbook of Child Safety. Gerber Products Company, Fremont, Michigan 49412.

Baby Care Basics. Johnson and Johnson Baby Products Company, Consumer and Professional Services, Skillman, New Jersey 08558. (1-800-526-3967)

Feeding Baby. Gerber Products Company, Fremont, Michigan 49412.

UNIT V. PARENTING ROLES AND RESPONSIBILITIES

TOPIC: Parenting Skills

SUBTOPICS: Choosing Parenting Roles
Guiding the Behavior of Children

OBJECTIVES: Identify the various roles of parents.

Identify three types of discipline and explain the effectiveness of each in guiding behavior.

Identify three types of punishment and explain the side effects of punishment.

Apply positive guidance techniques.

Content	Student Activities
Roles of Parents --The protective-nurturing role includes: .Providing a safe environment for the child. .Meeting the child's basic need for nutrition and physical comfort. .Meeting the child's basic need for love. .Protecting the child's health. .Meeting the child's social and emotional needs. --The teaching-modeling role includes: .Designing and arranging the physical environment to encourage learning. .Serving as a model and teacher of skills, values, and attitudes. .Responding positively to activities initiated by the child.	Discuss the many roles of parents. Divide into two groups. One group is to role play the protective-nurturing parent and the other group is to role play the teaching-modeling parent. Evaluate each role-playing situation and write a bill of rights for each category: 1. Bill of Rights for Parents 2. Bill of Rights for Children 3. Bill of Rights for Families Complete the worksheet in Activity 11, "Parts People Play."
Guidance terms --Guidance--everything adults do to influence children's behavior. --Discipline--guidance that fosters self-control. --Punishment--penalty for inappropriate behavior.	Define guidance, discipline, and punishment. Analyze the definition of discipline to determine how it differs from punishment.

Types of discipline

- --Authoritarian parents attempt to shape, control, and evaluate the behavior and attitudes of the child in accordance with a set standard of conduct.
- --Permissive parents attempt to behave in a nonpunitive, acceptant, and affirmative manner toward the child's impulses, desires, and actions.
- --Democratic parents attempt to direct the child's activities in a rational, issue-oriented manner, encourage give and take, and share with the child the reasoning behind this policy.

Types of punishment

- --Physical--physically interacting with child, usually causing child some pain.
- --Removing Privileges--removing the child from a situation that he enjoys or taking something away from child.
- --Verbal--ranges from simple statement of disapproval to screaming.

Side effects of punishment

- --Counter aggression--When the child is punished, he will either physically or verbally strike out at the person doing the punishing.
- --Avoidance--When a child is punished, he is less likely to come near the person who has punished him. Avoidance may be two types:
  - .Physical
  - .Psychological

Describe three different types of discipline.

Role play the various discipline styles of parents and discuss how each affects the children from those environments.

View transparency of the poem, "Children Learn What They Live," in Activity 12. Discuss the implications of each line.

View filmstrip entitled "Parenting: Fathers, Mothers, and Others."

Discuss the variety of parenting styles depicted in the filmstrip.

Complete the worksheet in Activity 13, "Fathers, Mothers, and Others."

View transparency on "Some Don'ts of Child Rearing" from Activity 14.

Study and discuss the "Discipline Techniques and Age Changes" chart in Activity 15.

--Increased emotionality - Emotionality that a child shows when he is afraid to approach and talk to someone because this person has frequently punished the child.	React to case studies in "Approaches to Discipline" from Activity 16.
Cues for positive behavior --Rewards --objects, activity, social, personal, and token. --Instruction --Rules --should be brief, specific, repeated frequently, stated in positive and fair terms.	Divide into groups and role play the different types of rewards. Discuss effectiveness of rewards on behavior. View transparency entitled "Using Instructions Effectively" from Activity 17. Discuss each item and give examples.
Improving communications with children --Use positive comments. --Be open and honest. --Talk for the fun of it.	Keep a diary for two days and make a list of positive and negative statements made to you by adults (teachers, parents, employers). The next day, discuss reasons why the positive and negative statements vary with students. Consider the following: 1. Student's own personality. 2. Mood of adults. 3. When and where comments were made. 4. Emotion shown when statement was made. Complete activity sheet on "Negative and Positive Communications" from Activity 18.

RESOURCES

Activity 11 - "Parts People Play."

Activity 12 - "Children Learn What they Live."

Activity 13 - "Fathers, Mothers, and Others."

Activity 14 - "Some Don'ts of Child Rearing."

Activity 15 - "Discipline Techniques and Age Changes."

Activity 16 - "Approaches to Discipline."

Activity 17 - "Using Instructions Effectively."

Activity 18 - "Negative vs. Positive."

RESOURCES (continued)

Books

Ames, Louise Bates. Child Care and Development. Revised. Philadelphia: J. B. Lippincott Company, 1979.

Brisbane, Holly E. The Developing Child. 3rd ed. Illinois: Chas. A. Bennett Co., Inc., 1980.

Hilderbrand, Verna. Parenting and Teaching Young Children. New York: Webster/McGraw-Hill Book Company, 1981.

Norton, G. Ron. Parenting. Englewood Cliffs, New Jersey: Prentice Hall, Inc., 1977.

Filmstrip

"Parenting: Fathers, Mothers, and Others." Consumer Education Services, J. C. Penney Co., Inc., P. O. Box 2811, New York, New York, 10001, 1975.

UNIT V. PARENTING ROLES AND RESPONSIBILITIES

TOPIC: Recognizing Child Abuse and Neglect

OBJECTIVES: Express an awareness of the problem of child abuse in our society.

Recognize various forms and symptoms of child abuse and neglect.

List possible causes of abuse and describe characteristics of the potentially abusive parent.

Identify services and resources available to the abused child and the abusive parent.

Content	Student Activities
Child abuse statistics --Number of cases of abuse reported --Severity of abuse --Descriptions of perpetrator or abuser --Age and gender of abused children --Persons reporting suspected child abuse	Listen to a speaker from Parents Anonymous describe the problems of child abuse in Louisiana. Contact Parents Anonymous or the Child Protection Center and ask for information on the problems and incidence of child abuse. Bring in newspaper articles or magazine articles on cases of child abuse and neglect for a sharing session on concerns related to child abuse.
Definitions --Abused Child - A child who has been physically or mentally injured or who has been exploited or overworked to such an extent that his health, morale, or emotional well-being is endangered. --Neglected Child - A child whose parents or the person responsible for his care and maintenance fail to provide the proper or necessary support, education, as required by law, or medical, surgical, or other care necessary for his well-being.	View and discuss the filmstrip, "Children in Crises: Child Abuse and Neglect." Define child abuse and neglect and distinguish between abuse and discipline.

Forms of child abuse and neglect --Physical abuse is hitting, beating, or burning a child and causing bodily injury. --Physical neglect is the failure to provide proper food, clothing, shelter, medical care, or other basic necessities of life. --Sexual abuse occurs when an adult engages in sex acts with a child. --Emotional abuse is the belittling of a child verbally and making the child feel worthless. --Emotional neglect is the failure to provide loving care and attention. --Educational neglect occurs when the home does not provide any stimulation for the child to learn. --Abandonment is the complete rejection of the child by the parent.	Discuss forms of abuse and neglect and give examples. Complete the quiz in Activity 19 "Abuse or Neglect -- Which Is It?"
Symptoms of neglect --Malnutrition --Poor skin care --Severe sunburn --Chronic infection --Inappropriate school performance --Abandonment	Describe symptoms of neglect and suggest ways to prevent and correct neglect.
Warning signs of abuse --Bruises --Scars --Punctures --Fractures --Repeated and unusual injuries --Burns to skin	Identify warning signs that may indicate physical abuse.
Personality characteristics of abused child --Withdrawn and fearful of adults --Hyperactive --Overly friendly --Attention seeking	Describe personality characteristics of abused child.

Causes of abuse --Failure of adults to control feelings. --Adults who were abused as children follow the same behavior pattern. --Negative self concept and lack of emotional maturity. --Having children for the wrong reasons and feeling frustrated. --Lack of knowledge of child growth and development and expecting too much.	Discuss causes of child abuse. Read Brisbane, The Developing Child, page 404-405, and list causes of abuse on the chalkboard.
Solving the problem --Offer friendship and help to make parent feel needed and wanted. --Offer to baby-sit and urge parents to go out of the house. --Protect abused children by reporting the abuse of parents to a social service agency. --Suggest involvement in Parents Anonymous, an organization that helps parents overcome abusive tendencies.	View film entitled "Fragile, Handle with Care." Discuss ways to help a person who has a child abuse problem. Identify the nearest chapter of Parents Anonymous and the social service agency in your community where cases of abuse should be reported.

RESOURCES

Activity 19 - "Abuse or Neglect -- Which Is It?"

Books

Brisbane, Holly E., and Audrey Palm Riker. The Developing Child. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1980.

Parnell, Frances Baynor. Homemaking Skills for Everyday Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1981.

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979.

Filmstrips

"Children in Crises: Child Abuse and Neglect." Parents' Magazine Films, Inc., Dept. F, 52 Vanderbilt Avenue, New York, New York 10020.

"Fragile, Handle with Care." Child Protection Center, P. O. Box 3028, Baton Rouge, Louisiana 70821.

Agencies and Organizations

Child Protection Center, Office of Human Development, 1928 Riverside N., Baton Rouge, Louisiana 70802.

(Child Protection Hotline 504-925-4571 - Child Protection Information 504-342-5000, -0501, - or-0502)

Parents Anonymous of Louisiana, Inc., Box 80246, Baton Rouge, Louisiana 70898. (1-800-348-KIDS or 504-346-0222)

UNIT V. PARENTING ROLES AND RESPONSIBILITIES

TOPIC: Special Parenting Situations

SUBTOPICS: One-Parent Families
Adoptive Parents
Foster Parents
Blended Families and Stepparents
Parents with "Special" Children

OBJECTIVES: Identify the effect of a one-parent family on the parent and the child.

Determine reasons for adopting children and procedures for adoption in Louisiana.

Identify reasons for providing foster care and the conditions foster parents must meet.

Describe the difficulties of stepparenting and recommend techniques for dealing with stepchildren.

Identify characteristics of handicapped children and suggest ways to meet their needs.

Content	Student Activities
Categories of one-parent families --Unwed mother or father --Separated parents (due to career or legal separation) --Divorced parents --One parent deceased	Define single parenting and identify various categories of one-parent families. Listen to a lawyer or family court judge explain the legal aspects of all categories of one-parent families.
Problems of single-parent families --Emotional --Physical --Financial --Social	View filmstrip entitled "Children in Crises: Death, Divorce, and Separation." Interview three single parents and ask them to identify special concerns and problems of one-parent families. View "Single Parent Families" to gain insight into single-parenting from the viewpoint of parent and child.

Adoptive parents
- --Make a child their own by a legal process.
- --Provide homes for thousands of children each year.
- --Can help a less fortunate child and enrich their own lives in the process.

Concerns of adoptive parents
- --Child's questions about the biological parents
- --What and when to tell an adopted child about his situation
- --Costs of adoption
- --Reliability of adoption agencies
- --Permanence of the placement

Foster parents
- --Give care to child without having legal or blood ties to the child.
- --Usually have a temporary arrangement to provide care.

Legal aspects of foster home placement
- --A threat to a child's physical and/or mental health must be proven before a court will take action to remove a child from his home
- --Court takes over parents' legal rights and responsibilities for the child.
- --A social agency steps in to supervise the child for the court.
- --County or State pays the foster parent a small amount for care.
- --Social agencies evaluate and license foster homes.

Identify unique problems of one-parent families and describe the effect on the parent and child.

Discuss reasons for adopting children and reasons children are put up for adoption.

Obtain a copy of How to Adopt a Child in Louisiana and discuss the procedure for adopting a child in Louisiana.

Compare the concerns of adoptive parents with those of natural parents.

Listen to a representative of the Department of Child Welfare speak on foster care.

List reasons for the placement of children in foster homes.

Describe the conditions that foster parents must meet and the reasons for providing foster care.

--Foster parents are required to be in good health and have a regular income and space in their home to care for a child.	
Concerns of foster parents --Understanding the child's problems and needs if foster care results from abuse or neglect of natural parents. --Accepting temporary nature of care. --Accepting the fact they have no parental rights regarding permissions, etc.	Discuss the special problems and concerns of foster parents and foster children.
Step families --One out of every three marriages is between people who have been previously married. --About one out of every six children is a stepchild, one whose natural parent has remarried.	Discuss reasons why life in a step family may be more complex than in families with both natural parents.
Difficulties faced by stepparents --Lack of a common background of experiences on which to establish ties. --Rivalry between children from two different families. --Jealousy of stepchild for parent's new partner. --Stepchild's feeling of loyalty to absent parent. --Absent parent's mistakes. --Stepchild's attempts to drive wedge between parents.	View filmstrip "The Step-Parent Family" or "Stepparenting: New Families, Old Ties." Discuss difficulties faced by stepparents and stepchildren.
Suggestions for stepparents --Try to establish relationships with future stepchildren before marriage. --Present a united front on matters of discipline and other problems. --Make it clear that the family will work together to make things fair for everybody.	Describe at least two techniques that are especially important in dealing with stepchildren. Role play situations in a step family to illustrate the techniques you suggested.

Problems of parents with "special" children --Feeling guilty or responsible for the child's problem. --Feeling pain because their child has a more difficult life than a normal child. --Providing care for the child throughout his lifetime. --Understanding their child's disability and how it affects the child's behavior.	View and discuss the filmstrip entitled "The Handicapped Child" or "Families with Special Needs Children." Listen to a special education teacher explain the special problems of handicapped children and suggest ways to relate to these "special" children. Begin a list of educational facilities, agencies, associations, and publications that are available to assist parents of handicapped children.
Types of special needs --Physical disabilities, hearing loss, speech disorders, etc. --Learning disabilities .Hyperactivity .Dyslexia .Mental retardation .Cultural deprivation .Autism	Research characteristics of the handicapped child and share your findings with the class.

RESOURCES

Books

Ames, Louise Bates. Child Care and Development. Revised. Philadelphia: J. B. Lippincott Company, 1979.

Brisbane, Holly E. The Developing Child. 3rd ed. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1980.

Craig, Hazel Thompson. Thresholds to Adult Living. 3rd ed. Peoria, Illinois: Chas. A. Bennett Co., Inc., 1975.

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979.

Filmstrip

Children in Crises: Death, Divorce, and Separation. Parents' Magazine Film, Inc., Dept. F, 52 Vanderbilt Avenue, New York, New York 10020.

"Families with Special Needs Children" (Unit II) in Starting a Healthy Family. Educational Development Center, Starting a Healthy Family, 55 Chapel Street, Newton, Massachusetts 02160.

"Single-Parent Families." United Learning, Niles, Illinois, 1980.

"The Handicapped Child" in Families in Crises. Coronet Films, 65 E. South Water Street, Chicago, Illinois 60601.

RESOURCES (continued)

Filmstrip (continued)

"The Step-Parent Family (Part Four)" in Daddy Doesn't Live Here Any More: The Single-Parent Family. Human Relations Media, 175 Tompkins Avenue, Pleasantville, New Yorl 10570.

"Stepparenting: New Families, Old Ties." Polymorph Films, Inc., 118 South Street, Boston, Massachusetts 02111.

Publications

Birth Defects: Tragedy and Hope. March of Dimes Birth Defects Foundation, 1275 Mamaroneck Avenue, White Plains, New York 10605.

Dodson, F. "Weaving Together Two Families into One." Family Health/Today's Health, September, 1977, pp. 44-47, 51, 52.

How to Adopt a Child in Louisiana. Division of Family Services, Louisiana Health and Human Resources Administration in cooperation with The Licensed Adoption Agencies of the State of Louisiana, 1974.

UNIT V. PARENTING ROLES AND RESPONSIBILITIES ACTIVITIES

Activity 1

PLANT CARE

You are to take care of a marigold plant for seven days--the plant is to be your "baby." It is your responsibility to provide appropriate care for your plant by: (1) Bringing the plant to school each day and keeping the plant with you during the day; (2) Wrapping the plant in newspaper before taking it outside; (3) Changing the outside covering and labeling it daily; (4) Watering the plant as needed; (5) Getting a plant sitter to provide care in your absence. Keep track of your activities for the week by recording the information on a chart with your name.

At the end of the week, bring your plant back to school and answer the following questions:

	Yes	No
1. Did you bring the plant to school each day? If not, how many days did you bring it?	___	___
2. Did you change the plant's covering each day? If not, how many times did you change it?	___	___
3. Did you take the plant with you throughout the weekend? If not, did you get a plant sitter?	___	___
4. Did you come back to the room every day and wrap your plant in newspaper? If not, how many times did you?	___	___
5. Did you check every day to see if your plant needed watering? If not, why?	___	___
6. Did your plant survive the week? Is it still alive?	___	___

From 10 to 1 (with 10 being excellent and 1 being very poor) rate your care of the plant for the week. Give reasons for your rating.

Write one word describing how you felt about having to take care of the plant all week.

What tasks did you like best when caring for the plant? What tasks did you like least?

Think about the question: What if this plant had been a child?

After considering the statistics from the plant care chart and your answers to the above questionnaire, evaluate the following in written form:

1. Your ability to care for a child.
2. Your readiness to assume the responsibility of caring for a child.
3. Your patience in caring for a child.

RESOURCE:

What's New In Home Economics, 1978, Vol. 11, No. 5.

Activity 2

EMOTIONAL RESPONSE CHART

Rate how you would feel if you had to do the following tasks in caring for a baby. The four choices are:

(1) I would enjoy the task.
(2) I would not mind doing the task.
(3) I would not like to do the task.
(4) I would hate to do the task.

	1	2	3	4
1. Changing the baby's diapers............	___	___	___	___
2. Holding the baby when he cries.........	___	___	___	___
3. Having the baby spit up on you.........	___	___	___	___
4. Feeding the baby with a bottle.........	___	___	___	___
5. Giving the baby a bath.................	___	___	___	___
6. Cleaning the baby when he gets food in his hair and on his clothes	___	___	___	___
7. Burping the baby.......................	___	___	___	___
8. Changing the baby's clothes............	___	___	___	___
9. Holding the baby.......................	___	___	___	___
10. Listening to the baby crying loudly....	___	___	___	___
11. Getting up during the night to feed or take care of the baby..................	___	___	___	___
12. Doing hygenic tasks: Wiping nose, cleaning ears, trimming nails..........	___	___	___	___
13. Taking care of the baby when you are sick.................................	___	___	___	___
14. Knowing the baby is totally dependent on you for everything.................	___	___	___	___
15. Taking the baby for a stroll, walk, and outside to play....................	___	___	___	___
16. Sharing your mate's time with the baby.	___	___	___	___

1 2 3 4

17. Rocking the baby....................... ___ ___ ___ ___

18. Preparing the baby's formula

19. Washing clothing for baby............. ___ ___ ___ ___

20. Listening to the baby coo and laugh.... ___ ___ ___ ___

QUESTIONS:

1. Which rating area received the most checks, 1, 2, 3, or 4?
2. What tasks would you enjoy the most?
3. What tasks would you hate to perform?
4. Looking at your rating of the various tasks, what type of attitude do you feel you would have in caring for a baby?
5. Do you feel you would be ready emotionally to be a parent in one to three years? Why or why not?

RESOURCE:

What's New In Home Economics, 1978, Vol. 11, No. 5

Activity 3

YOUR BUDGET AND THE COSTS OF REARING A CHILD

NAME ______________________________

MONTHLY NET INCOME.................................$____________

SPOUSE'S MONTHLY NET INCOME........................$____________

TOTAL.................$____________

MONTHLY EXPENSES:

Rent or House Payment.............$__________
Utilities......................... __________
Telephone......................... __________
Water............................. __________
Car Note.......................... __________
Car Insurance..................... __________
Savings........................... __________
Insurance:
  Health.......................... __________
  Life............................ __________
Food.............................. __________
Clothes........................... __________
Gas............................... __________
Credit Payments................... __________
House Upkeep...................... __________
Car Repairs....................... __________
Entertainment..................... __________
Gifts............................. __________
Others (List)..................... __________
____
____
____
____

TOTAL MONTHLY EXPENSES.............................$____________

DIFFERENCE (Subtract expenses from net income).......$____________

If you had a child, what would be some added expenses?

Estimate of initial costs of having a child..........$____________

Estimate of monthly expenses of child including child care...$____________

Are you prepared to accept the financial responsibilities of parenthood?

Activity 4

Principles of Development

1. Development occurs in both size and ability.
   Children grow physically larger and stronger. Their bones and muscles develop. Children also develop their use of language, their coordination, their ability to reason and think, and their ability to play in a group.

2. Development is orderly.
   While each child develops at his own rate, based on his inherited abilities and his experiences, all children follow a similar pattern. For example, they become skilled first at throwing, then at writing; or, their play at first centers on activity itself, then later on the results of that activity.

3. Development is uneven.
   Children do not increase their skill in all areas at the same time. They may improve in language ability for several months, then suddenly improve in muscular coordination. A child may even regress in some areas, due to new situations and insecurity.

4. Development occurs in spurts.
   The rate at which a child grows will not always be the same. He may go through periods where very little occurs, and then suddenly he seems like a new person. This is especially obvious in his physical growth.

5. Development goes from simple to complex behaviors.
   The child first develops his larger muscles, and then skills requiring the use of smaller muscles are perfected.

6. A child's heredity and environment are inter-related aspects of his development.
   Each child is given a certain potential for growth and achievement. His experiences within his world will determine to what extent that potential is realized.

7. Individual differences are always apparent.
   Because each child is hereditarily unique, and because each comes from a different family and home experience, each child is an individual, different from all the rest.

8. Past experiences affect behavior at any moment.
   What happens to a child today influences his present growth and how he experiences any future situations.

Source: Maryland Department of Education, Instructional Activities and Resources for Child Development: A Home Economics Curriculum.

Activity 5

DEVELOPMENTAL TASKS ACCORDING TO HAVIGHURST

Developmental tasks of infancy and early childhood:

- .Learning to take solid food.
- .Learning to walk.
- .Learning to talk.
- .Learning control for eliminating body wastes.
- .Learning sex differences and sexual modesty.
- .Formulating concepts of social and physical reality.
- .Achieving physiological stability.
- .Learning to relate emotionally to others.
- .Learning to distinguish right and wrong and developing a conscience.

Developmental tasks of middle childhood:

- .Learning physical skills.
- .Building wholesome attitudes toward oneself.
- .Learning to get along with others of the same age.
- .Learning an appropriate masculine or feminine social role.
- .Developing fundamental skills in reading, writing, and calculating.
- .Developing conscience, morality, and a scale of values.
- .Achieving personal independence.
- .Developing attitudes toward social groups and institutions.

Developmental tasks of adolescence:

- .Achieving new and more mature relations with peers of both sexes.
- .Adopting a socially approved masculine or feminine adult role.
- .Accepting one's physique and using the body effectively.
- .Achieving emotional independence from parents and other adults.
- .Developing personal attitude toward marriage and family living.
- .Selecting and preparing for an occupation.
- .Acquiring a set of values as a guide to behavior.
- .Accepting and adopting socially responsible behavior.

Source: Draper, Mary Wanda, and Henry E. Draper. Caring for Children. Peoria, Illinios: Chas. A. Bennett Co., Inc., 1975.

Ryder, Verdene. Contemporary Living. South Holland, Illinois: The Goodheart-Willcox Company, Inc., 1979, pp. 14-18.

Activity 6 - Stages of Development

Assignment: Read available resources for information on the characteristics of physical development, social and emotional development, and intellectual development of children at different stages. Summarize your reading by making notes in the appropriate sections.

Child's Stage of Development ______________________________

Area	Characteristics	Developmental Tasks	Child's Needs
Physical Development			
Social and Emotional Development			
Intellectual Development			

Activity 7

DESIRABLE NEEDS: INFANCY THROUGH ADOLESCENCE

Infancy

1. Adequate physical wants satisfied
2. Love and attention
3. Feeling of security
4. Good environment

Early Childhood

1. Happy family life
2. Love of all members of family
3. Training in culture of his people
4. Social training
5. Good diet
6. Care of health
7. Security

Middle Childhood

1. Emotional response from the family
2. Adequate health care
3. Good environment
4. Security
5. Varied experiences
6. Chance for education
7. Training in culture

Later Childhood

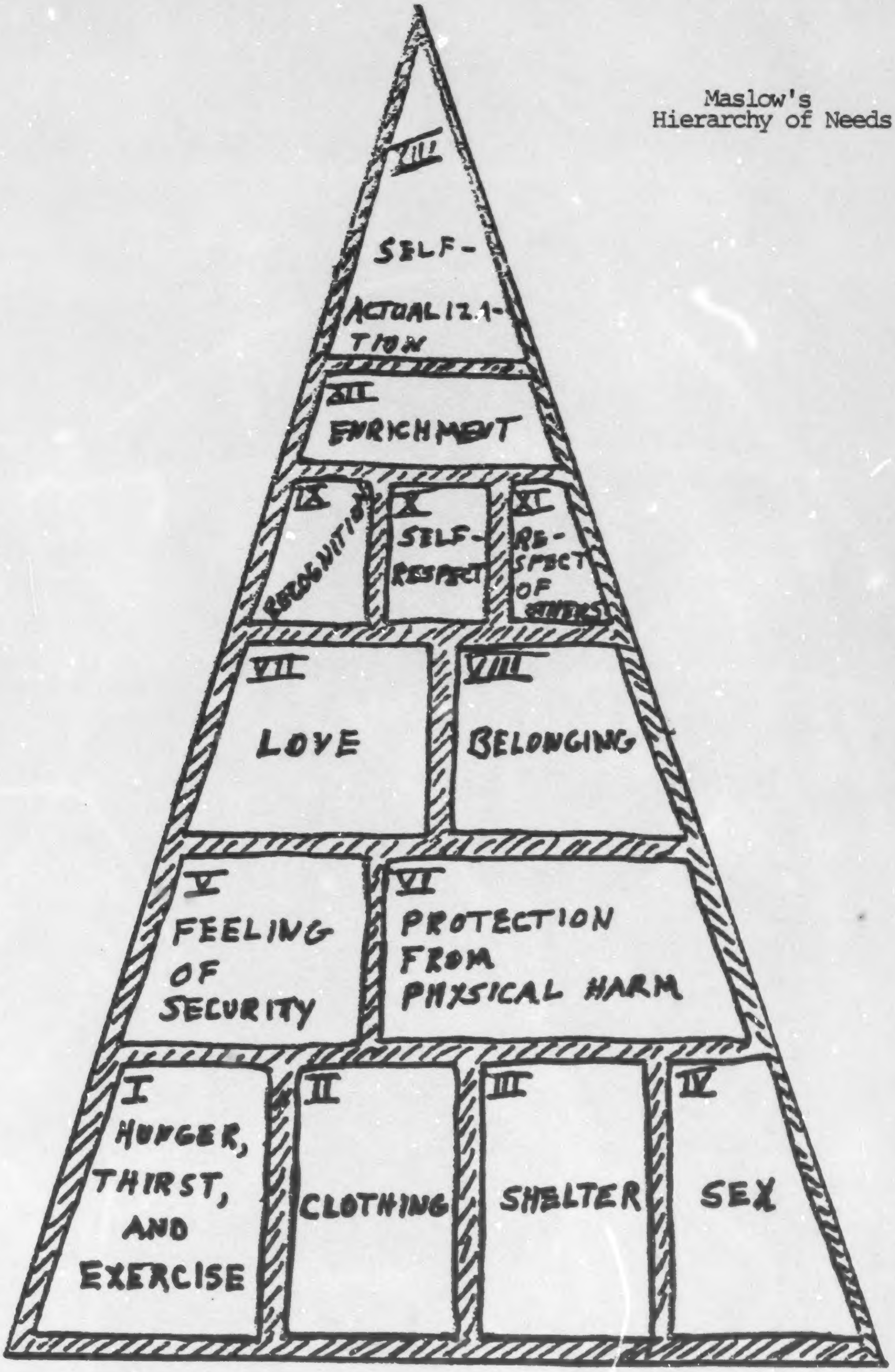
1. Love and understanding
2. A good family background
3. Respect of community
4. Cultural training
5. Education
6. Social training
7. Acceptable behavior

Adolescence

1. A good environment
2. Respect of community
3. Chance for contacts with peer groups
4. Love and understanding
5. Education and knowledge
6. Cultural training
7. Recognition
8. New experiences
9. Freedom from fear
10. Chance for independence
11. Democratic discipline
12. Good health and medical care
13. Self-esteem

Source: Colorado Guide for Teaching Human Development.

Maslow's
Hierarchy of Needs


XIII
SELF-
ACTUALIZA-
TION
XII
ENRICHMENT
IX
RECOGNITION
X
SELF-
RESPECT
XI
RE-
SPECT
OF
OTHERS
VII
LOVE
VIII
BELONGING
V
FEELING
OF
SECURITY
VI
PROTECTION
FROM
PHYSICAL HARM
I
HUNGER,
THIRST,
AND
EXERCISE
II
CLOTHING
III
SHELTER
IV
SEX

Source: Kentucky State Department of Education, Senior High School Parenthood Education Curriculum Guide.

Activity 8

(Transparency)

ESTABLISHING HEALTHY EATING HABITS

Don'ts

--Overfeed or force babies to eat more than they want.

--Add salt to children's food.

--Feed foods that are "empty calories."

--Give the baby refined sugar foods.

--Use food to bribe or comfort a child emotionally.

--Scold about table manners.

Do's

--Allow baby to determine quantity of food that he will eat.

--Encourage non-salted foods in baby's diet.

--Provide a variety of nutritious foods in baby's meals.

--Help the baby develop taste for natural sugar, i.e., fresh fruits, and unsweetened juices, etc.

--Let child feed himself and encourage correct usage of eating utensils.

Adapted from: Parenting. Parents' Workbook. American Red Cross.

Activity 9

HELPING SOLVE SOCIAL PROBLEMS
(Game)

DIRECTIONS: On index cards write statements that describe a social problem. Divide cards into four sets and place each set in a box.

RULES: Divide into four groups. One student in a group acts as the judge. The other students take turns and tell how they would help their child solve this social problem. The judge determines whether the response helps or hinders the child's social development and awards two points for each helpful response. Students take turns drawing cards until all are used. Highest scoring person is the winner. After the game, discuss the effects of the parents' responses in helping children solve social problems.

Some examples of statements for the cards are given below.

--Your child and a friend wear identical outfits to school one day and your child comes home upset.

--Your son comes home and says all the other children call him the "bad boy" at school.

--The class laughed at your child when he fell down.

--Your child broke a neighbor's vase.

--Your daughter is rude to a playmate.

--An older child hit your child and gave him a black eye.

Activity 10

INTELLECTUAL DEVELOPMENT AND THE ROLE OF THE PARENT

STAGE I: BIRTH TO 1 MONTH*

The baby's behavior during this stage is very fragmented. As the month progresses, inborn reflexes become more efficient, and the first signs of muscular coordination are seen when the baby is finally able to put his fist in his mouth.

WHAT A PARENT CAN DO

Primarily, the baby needs to feel comfortable at this stage. You should respond to the baby's cries as quickly as possible and cuddle the baby during feeding and at times when he is awake.

STAGE 2: 1-3 MONTHS*

Most of the baby's behavior at this age is still nonintentional and very repetitious (for example, sucking motions, opening and closing the fists). The baby likes to look at things and begins to follow objects with his eyes. He may discover his hand at two to three months of age. There is some evidence of learning, for example, when the baby begins to make sucking motions at the sight of the bottle.

WHAT A PARENT CAN DO

You should continue to respond quickly to the baby's crying, which is his form of communication. You can begin to provide visual stimulation by hanging a mobile over the crib or by placing a metal mirror approximately seven inches away from the infant's face so the baby can begin to see himself. Also, move bright objects slowly across the baby's visual path to encourage visual tracking. Start moving the baby around the house for a change of views and sounds.

STATE 3: 4-5 MONTHS*

Interest in objects increases and some hand-eye coordination begins to develop. Vision is nearly mature now and by six months of age reaching for objects is common. The baby's ability to discriminate sounds has sharpened, and he is beginning to recognize familiar voices. The baby also starts to select and repeat behavior that produces interesting results (cause and effect). He will knock down an object (pillow) to watch it fall and might kick his legs repeatedly so that a doll attached to the crib will move. First signs of imitation occur.

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*Piaget, 1966.

WHAT A PARENT CAN DO

Have a variety of objects available for the baby to look at and touch. Dangle objects that the baby can reach for. Move him around the house for a change of environment. Take him out for a ride in a stroller. Play with the baby, talk to him, and show your interest in his accomplishments. For example, when the baby grabs for objects, or smiles or vocalizes, respond positively. Imitate the baby's sounds or gestures with a smile. This will encourage the baby to imitate you. Talk to your baby about what is going on at the moment.

STAGE 4: 7-10 MONTHS*

Simple problem solving begins during this period. The baby begins to use responses already mastered to reach a specific goal. He may begin to acquire the concept of "object permanence," that is, he may push a pillow aside to get a toy. Interest in cause and effect increases, and he likes to drop things to watch them fall. There is a real interest in causing things to happen. As interest in objects grows and as he becomes more mobile, he loves to explore. He is becoming more interested in sounds and may respond to a few words.

WHAT A PARENT CAN DO

Imitate what the baby does and encourage him to imitate. Make the same sounds you have heard the baby make or play pat-a-cake, and the baby may repeat what you do. When the baby smiles and coos, smile and talk back to him. Set up problems for the baby to solve -- hide your face behind a handkerchief and let the baby find you, or hide something under your hand and let baby remove from your hand and find it. Provide suitable objects for the baby to drop, bang, throw, rattle, feel, and listen to. Give the baby simple toys to stack, to drop objects into, etc. Toward the end of this stage, if the baby begins to creep, child-proof some rooms in your house and allow the baby to move around as freely as possible. Avoid keeping the baby in a play-pen too long. Play music (records, radio) where the baby can hear. Talk concretely to the baby about current happenings. Some babies will listen to simple stores read aloud. Give simple instructions such as "Wave bye-bye," "Play pat-a-cake," "Look at Mommy." Reinforce (praise, pay attention to, smile at) your baby's accomplishments and new skills. These responses encourage his motivation to learn.

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*Piaget, 1966.

Activity 11

PARTS PEOPLE PLAY

We all have ideas about what mothers and fathers should be or do. What words do YOU associate with these roles?

1. Under the column heading marked "role of father" and "role of mother" place an X if the word in your opinion describes that role.
2. Choose one person other than your mother and father who has parented you. Place an X in the column "role of other parent" beside the words that best describe that person.
3. In the last column, "my parenting role", place an X beside the word that describes yourself when you are parenting others.
4. Review your list and circle the words you marked in at least three categories. What is basic in your definition of parenting?
5. Write a definition of parenting.

Role of Mother	Role of Father	Role of Other Parent	My Parenting Role	
				Understanding
				Loving
				Helping
				Caring
				Punishing
				Kind
				Cheerful
				Sharing
				Angry
				Carefree
				Responsible
				Traditional
				Creative
				Fair
				Perceptive
				Sensitive
				Others

Adapted from: Parenting: Fathers, Mothers, and Others. J. C. Penney Consumer Education Services, 1301 Avenue of the Americas, New York, New York 10019.

Activity 12

(Transparency)

CHILDREN LEARN WHAT THEY LIVE*

IF CHILDREN LIVE WITH
CRITICISM,
THEY LEARN TO CONDEMN.

IF CHILDREN LIVE WITH
HOSTILITY,
THEY LEARN TO FIGHT.

IF CHILDREN LIVE WITH
RIDICULE,
THEY LEARN TO BE SHY.

IF CHILDREN LIVE WITH
SHAME,
THEY LEARN TO FEEL GUILTY.

IF CHILDREN LIVE WITH
TOLERANCE,
THEY LEARN TO BE PATIENT.

IF CHILDREN LIVE WITH
ENCOURAGEMENT,
THEY LEARN CONFIDENCE.

IF CHILDREN LIVE WITH
PRAISE,
THEY LEARN TO APPRECIATE.

IF CHILDREN LIVE WITH
FAIRNESS,
THEY LEARN JUSTICE.

IF CHILDREN LIVE WITH
SECURITY,
THEY LEARN TO HAVE FAITH.

IF CHILDREN LIVE WITH
APPROVAL,
THEY LEARN TO LIKE THEMSELVES.

IF CHILDREN LIVE WITH
ACCEPTANCE AND FRIENDSHIP,
THEY LEARN TO FIND LOVE IN THE
WORLD.

---

*Adapted from Dorothy Law Nolte.

Activity 13

FATHERS, MOTHERS, AND OTHERS*

In an attempt to discover who has served parenting roles in your life, consider the following questions:

WHO TAUGHT YOU TO RIDE A BIKE?

WHO TAUGHT YOU TO DO YOUR FAVORITE HOBBY?

WHERE DID YOU FIRST LEARN TO READ? FROM WHOM?

FROM WHOM DID YOU FIRST LEARN ABOUT SEX?

WHERE DID YOU LEARN TO PLAY YOUR FAVORITE GAME? FROM WHOM?

WHO HELPED YOU UNDERSTAND YOUR RELIGIOUS BELIEFS?

TO WHOM DO YOU GO WHEN YOU NEED SOMEONE TO LISTEN?

*Adapted from: Parenting: Fathers, Mothers, and Others. J. C. Penney Consumer Education Services, 1301 Avenue of the Americas, New York, NY 10019

Activity 14

SOME DON'TS OF CHILD REARING

1. Don't worry about spoiling your baby before he is eight months old. This is probably impossible to do.

2. If your baby starts to cry, don't let him "cry it out." He will learn to trust you if you respond as quickly as possible.

3. Don't slap, spank, or hit your baby. There are better and more effective ways to influence your baby's behavior.

4. Don't look at your baby's behavior as being intentional. A baby does not cry or misbehave "to get even" with you or to try to upset you.

5. Don't worry about keeping your house picked up. A clean, spotless house and a ten-month-old baby are not compatible.

6. Don't blame your 14 to 24 month old child for being negative and for saying no to your requests. This is a normal stage of your child's development and should be tolerated as much as possible.

7. Don't scold and nag.

8. Don't wait until your child starts to nag and whine before you give in to his demands. If you are going to refuse the request, be firm. If you are going to grant it, do so right away. If you wait until the child has begged you several times and then "give in," you are actually teaching the child to whine and nag.

9. Don't shame or threaten.

10. And, remember, don't model behavior you do not want your child to learn (including yelling, swearing, poor manners, aggressiveness, and other such negative behavior).

11. And, don't give up. Parenting is a tough job, but in the long run it can be the most rewarding job of all.

Adapted from: Parenting. American Red Cross.

Activity 15

DISCIPLINE TECHNIQUES AND AGE CHANGES

18 Months: Doesn't easily obey direct commands. Get the child's attention by doing something the child likes and wants to share. Technique: Pick up and put the child where wanted.

2½ Years: Age of opposite extremes. Techniques: Avoid giving choices. Avoid questions that can be answered by no. Use routines. Talk and work fast so child will be doing what is wanted before she or he has time to think and rebel.

3½ Years: Difficulty making changes. May be good in long periods of play, but very poor at changing from one activity to another. Techniques: Simplify changes as much as possible. Avoid head-on clashes. Give in when things aren't important. Change subject or distract by bringing in something nice so child forgets to object. At this age children are much better with almost anyone other than the principal caregiver.

4 Years: Out-of-bounds age. Delights in upsetting adults. Techniques: Pretend to ignore wild behavior, if possible. Try to keep child so interested and excited in positive ways that there's no need for out-of-bounds behavior. Make few rules but enforce these strictly.

5½ - 6 Years: Age of extreme imbalance. May be very rude, resistant, defiant. Thrives on head-on clashes. Techniques: Try to avoid such clashes--nobody wins. Patience and skills are needed. Ignore refusal or be impersonal when child answers commands with "I won't." Use praise.

7 Years: Obedience problem isn't so much defiance as that child is sidetracked. Techniques: To have simple chore done, tell child in advance. Be sure the directions have been heard. Remind child before he or she forgets and does something else.

8 Years: Easily disappointed if what an adult says or does isn't what the child wants. Technique: Give commands in ways acceptable to the child.

9 Years: Interests are beginning to spread beyond home and family. May resist feelings of being a little child and of being told what to do. Technique: Save direct commands for big, important matters.

Adapted from: Ames, Louise Bates. Child Care and Development.
Philadelphia: J. B. Lippincott Company, 1979, p. 202.

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Activity 16

APPROACHES TO DISCIPLINE

DIRECTIONS: Answer the following questions for each case study.

(a) What methods of discipline have been used.

(b) If you were the parent, would you have handled the situation differently? Why or why not?

1. Danny Johnson is 12 years old and is entering junior high school. He is anxious to make friends and be included in the "right" gang. One evening after school, Bill, who is a year older than Danny and very popular, comes home with him. Upon finding that Danny's parents aren't home from work, Bill takes out a pack of cigarettes and offers Danny one. Wanting to impress his new friend, Danny carefully lights it. At this instant, Danny's father walks through the front door an hour early. Asking no questions, Mr. Johnson begins to lecture him and is obviously angry. He storms, "As long as you live in this house, you will do as I say because I'm the boss." As soon as Bill leaves, Mr. Johnson whips Danny with a belt to make sure he understands clearly.

2. Sally is 5 years old and has a big front yard in which to play. She and her friend, Thomas, are tossing a ball back and forth. With each toss they step farther apart. Sally has been told not to go near the road, but in the excitement of their game, she gets dangerously close. All of a sudden, the ball goes past Sally and into the road. Unaware of cars, she darts out after it. As traffic screeches to a halt, Sally's mother rushes outside to rescue her daughter. Her mother's first impulse is to spank Sally. She sees that her daughter has been badly frightened by the incident and decides to use another approach. After both Sally and her mother have calmed down, they discuss why the rule was made about not playing near the road. As punishment, Sally isn't allowed back outside to play that day.

3. Ruth and Larry are the proud parents of Shelly, an attractive 18-month old. Although their intentions are good, Shelly's parents know very little about how a child grows and develops. Ruth has really had a time trying to keep Shelly from reaching for and picking up things off of tables in the living room. Not realizing that children at this age have a natural need to explore and learn about their surroundings, she smacks Shelly's hands frequently. One day, Ruth really loses her patience. She decides that if Shelly is going to know right from wrong, strict measures must be used. So the next time Shelly puts out her hand to touch something, Ruth really let her have it and leaves bruises on the child's hands and arms.

Adapted from: Adult Roles and Functions Curriculum. West Virginia Curriculum Guide.

Activity 17

(Transparency)

USING INSTRUCTIONS EFFECTIVELY

1. Use as few instructions as necessary to accomplish what is desired. If a parent gives too many instructions, the child might become confused.

2. Be consistent in the wording of instructions.

3. Instructions should be as short and simple as possible. Long detailed instructions will again confuse the child.

4. With young children, or children who have problems understanding instructions, include one activity per instruction. In other words, a parent shouldn't give instructions that say, do A, then B, then C. These elaborate instructions might be difficult for the child to remember.

5. Make sure the instruction specifies a behavior (and sometimes the consequence). As an example, a parent should say, "Put the plate down," rather than, "Do as I tell you."

6. If a child engages in the instructed behavior, he should be rewarded, even if it is only by having the parent say "Thank you."

7. Finally, instructions can be made more effective if they are part of positive framework rather than a negative one. For example, a child is much more willing to engage in a behavior if his mother is smiling than if she does not show a positive expression. The reason for this is that the child has probably learned that when the mother is smiling he is more likely to be rewarded for the behavior than when the mother is not smiling.

Source: Norton, G. Ron. Parenting. Englewood Cliff, New Jersey: Prentice-Hall, Inc., 1977, p. 122.

Activity 18

NEGATIVE VS. POSITIVE

DIRECTIONS: Match the negative communication with the appropriate positive communication by placing the letter in the blank beside the number.

Column A

__ 1. Stop pinching the baby.

__ 2. Do you want to take a nap now?

__ 3. Don't take Tom's toy.

__ 4. Why don't you be more careful?

__ 5. Quit pulling the cat's tail.

__ 6. Don't smear my shoes.

__ 7. Now that didn't hurt, so don't cry.

__ 8. You are in my way.

__ 9. You're too big to need help.

__ 10. Do you want your applesauce?

Column B

A. Pet the cat gently.

B. Help wipe up the spilled milk.

C. It's time for your nap.

D. Play over here.

E. Let's see if you can put your coat on all by yourself.

F. Pat baby gently.

G. Do you like my new shoes? I'm saving them to wear to church. Let's put them in the closet so they will stay clean.

H. Eat your applesauce.

I. Tom is playing with the car. You may have the truck.

J. Get the mop.

K. I know it hurts.

Adapted from: Adult Roles and Functions Curriculum. West Virginia Curriculum Guide.

Activity 19

ABUSE OR NEGLECT - WHICH IS IT?

DIRECTIONS: Classify the following signs as being:

A - Abuse
N - Neglect

_____ 1. Bruises

_____ 2. Unequal sibling treatment

_____ 3. Malnutrition

_____ 4. Fractures

_____ 5. Lack of concern for

_____ 6. Shooting

_____ 7. Exposure

_____ 8. Exposure to immoral conduct

_____ 9. Kicking

_____ 10. Inadequate medical care

_____ 11. Burns

_____ 12. Biting

_____ 13. Lacerations

_____ 14. Failure to provide necessary clothing

_____ 15. Drug addiction during or after pregnancy

_____ 16. Using sexually

_____ 17. Dismemberment

_____ 18. Hemorrhage

_____ 19. Abandoning

_____ 20. Welts

Adapted from: Adult Roles and Functions Curriculum. West Virginia.